



An Examination of White-collar Crimes Committed and Arrest made by the Police in Jamaica, 2015-2023

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Abstract

This quantitative research paper analyses the trends of white-collar crime in Jamaica from 2010 to 2022. The study uses official crime statistics and data obtained from the Jamaican Constabulary Force to examine the prevalence of certain types of white-collar crimes committed in the country during the selected period. Of the 393 white-collar crimes committed during the aforementioned period, the majority of the cases were committed by males (52.4%, n=206), in the parishes of St. Elizabeth, Manchester, and Clarendon (26.7%, n=105), with Manchester having the highest figure (16.3%, n=64). The average age of those who committed white-collar crimes in Jamaica for the period was 31.0 years. The findings revealed that no arrests were made by the Jamaican Police of those who committed white-collar crimes in 2015, 2016 and 2017 before 2018. Furthermore, 96 white-collar crimes were committed for the period 2015 to 2018, and there were 74 arrests made, which means that the clear-up rate was 77.1%. For the period 2015 to 2019, there were 164 white-collar crimes committed and 92.1% of them were cleared up by 2019. However, there has also been a significant increase in the police's capacity to arrest perpetrators. The study findings reveal a significant increase in white-collar crime rates in Jamaica over the period, particularly in areas such as larceny by a servant and larceny by trick. The findings of this study highlight the need for increased efforts to combat it, including increased awareness and prevention measures, as well as more effective law enforcement and prosecution of offenders.

Keywords: Embezzlement, larceny by a servant, larceny by trick, police, white-collar crime.

Introduction

White-collar crime is not a new phenomenon as this term was coined in the 1940s by sociologist Edwin Sutherland (Sutherland, 1949). He opined white-collar workers, who historically held non-labour positions, have access to resources that are not the case for blue-collar or factory workers. Despite the identification that white-collar workers may hold sensitive positions in business, an understanding of white-collar crimes, and the legal statutes that have been instituted to prevent these activities (Cornell Law School, nd; Olejarz, 2016), this phenomenon continues to plague contemporary society.

Globally, people have been fleeced of billions of dollars through various fraudulent activities. Those activities are referred to/ classified as white-collar crimes. According to the Federal Bureau of Investigation (FBI, nd), “These crimes [white-collar] are not violent, but they are not victimless. White-collar crimes can destroy a company, wipe out a person's life savings, cost investors billions of dollars, and erode the public's trust in institutions.” Some well-known people have been convicted of white-collar crimes such as Bernard Ebbers, Ivan Boesky, Michael Milken, Bernie Madoff, and Robert Allen Stanford (Moyer, 2009; U.S. Department of Justice, 2021, 2022).

The U.S. Department of Justice (2021) opined, "The Department of Justice announced today that the Madoff Victim Fund (MVF) began its seventh distribution of approximately \$568 million in funds forfeited to the U.S. government in connection with the Bernard L. Madoff Investment Securities LLC (BLMIS) fraud scheme, bringing the total distributed to over \$3.7 billion to nearly 40,000 victims worldwide". In addition, "In June 2012, R. Allen Stanford, the former board of directors chairman of Stanford International Bank (SIB), was convicted by a federal jury of orchestrating a 20-year investment fraud scheme in which he misappropriated \$7 billion from SIB to finance his businesses. He was later sentenced to a total of 110 years in prison. The jury also found that 29 financial accounts located abroad and worth approximately \$330 million were proceeds of Stanford's fraud and should be forfeited. As a result, as part of Stanford's sentence, the court imposed a personal money judgment of \$5.9 billion, which is an ongoing obligation for Stanford to pay back criminal proceeds", noted by the U.S. Department of Justice (2022).

Jamaica and the wider Caribbean are not immune to white-collar criminality, which is established in the literature (Clarke, 2018; Collinder, 2009; Friedrichs, 1997; Harriott, 2002; Hinds, 2020; Kerrigan & Morgan, 2020; McKell, 2014; Munroe, 2020; The Gleaner, 2023a; Williams, 2006). Harriott forwarded, “More generally, some Caribbean countries are confronted by increasingly complicated crime problems – with the emergence of relatively new crimes such as extortion, kidnapping, computer-aided crimes, sophisticated forms of **white-collar and corporate crimes** (Harriott, 2002, p.). Although Harriott, who is a criminologist, highlighted the white-collar and corporate crime phenomenon, few statistics have been examined on the issue. The current study is to examine white-collar crimes committed and arrests made by the police in Jamaica. This study evaluates time series data provided by the statistical department of the Jamaica Constabulary Force. This study aims to

quantitatively examine white-collar crimes occurring in Jamaica from 2015 to 2023 (January 31, 2023) and to provide some context for this social problem in Jamaica.

Theoretical framework

The study employs the Routine Activities Theory (RAT) to broadly explain the phenomenon. RAT is a criminological theory that was first proposed by Lawrence Cohen and later modified by Marcus Felson in 1979 (Cohen &Felson, 1979). The theory emphasizes the importance of routine everyday activities and opportunity structures in explaining patterns of criminal behaviour. As such, crime occurs when three elements converge: i) a Motivated Offender, ii) a Suitable Target, and iii) the Absence of a Capable Guardian(Bottoms& Wiles, 1997; Cohen &Felson, 1979).

From this Theoretical perspective, a possible reason for the rise in white-collar crime in Jamaica may be attributed to the presence of new opportunity structures that have facilitated the commission of these crimes. For example, weak regulatory frameworks and gaps in law enforcement may have created opportunities for individuals in positions of power or influence to engage in illegal activities such as corruption and embezzlement. Additionally, the theory suggests that demographic and socioeconomic factors, such as age, gender, and education level, may have influenced the likelihood of individuals becoming motivated offenders or suitable targets of white-collar crime.

One criticism of RAT is that it does place enough emphasis on the motivations of offenders in explaining why persons commit crimes. This is a feature commonplace in many criminological theories(Cohen &Felson, 1979; Bottoms& Wiles, 1997). While this is accepted, RAT has been widely accepted as being more useful in research that is seeking to understand victimology. As such, it is perfect for this research. By applying RAT to this research there is scope for the study to provide a better understanding of the factors that contributed to the prevalence of white-collar crime during this period.

Methods and materials

The current study employs time series data from 2015 to 2023 (as of January 31, 2023). The research team obtained data on white-collar crimes committed and the arrests made by members of the Jamaica Constabulary Force (JCF). The data were obtained from the statistical department of the JCF. The JCF is the only statutory agent that is responsible for collecting and reporting data on crimes committed and arrests made by police. Each year the statistical department of the JCF collects and distributes data on major crimes in Jamaica. The JCF has an interval mechanism that collects, processes, verifies and publishes statistics on major crimes. The statistics on major crimes are in keeping with the established standards of data on major crimes. The purpose of collecting and publishing data on major crimes is to assist policy maker to understand the status of crimes in society, and for them to employ social intervention programmes to address the crime phenomenon.

The research team obtained the data from the statistical department of the JCF and converted the file from Microsoft Excel to the Statistical Packages for the Social Sciences (SPSS) for

Windows, Version 29.0. The data was stored and prepared for statistical analyses. Descriptive statistics and per cents were computed on data, and the results were displayed in tables. The research team also performed bivariate analyses in the form of chi-square and analysis of variance, which was also presented in tabular forms.

Definition of key terms:

Key terms	Definitions
Embezzlement	Embezzlement is a type of financial fraud where someone who is entrusted with money or property illegally takes or misuses it for their own personal gain. It often involves someone in a position of trust, such as an employee, who takes money or assets that belong to their employer or another party.
Larceny by a Servant	Larceny by servant, also known as employee theft, is a form of larceny where an employee steals or takes property that belongs to their employer without the employer's permission.
Larceny by Trick	Larceny by trick is a form of theft where the thief obtains the victim's property through deception or trickery.
Larceny by Bailee	Larceny by bailee is a form of theft where someone who has been entrusted with another person's property takes that property for their own use or benefit, without the owner's permission
Larceny by Finding	Larceny by finding is a form of theft where someone finds lost or abandoned property and takes it for their own use or benefit, without attempting to return it to the owner.
Larceny by Mistake	Larceny by mistake occurs when someone accidentally takes property that belongs to someone else, but then fails to return it when they become aware of their mistake.
Larceny from Wharf	Larceny by wharf is a form of theft that involves stealing cargo or goods from a dock, pier, or wharf.
Unauthorized Access to Data	Unauthorized access to data is the act of gaining access to computer systems, networks, or data without permission or authorization.
Unauthorized Use & Dealing in Military Decoration	Unauthorized Use & Dealing in military decoration refers to the buying, selling, or trading of military medals or decorations, typically for personal profit or gain. It is a criminal offense in many countries, including Jamaica

Findings

Table 1 presents the demographic characteristics of the perpetrators of white-collar crimes in Jamaica between 2015 and 2023. Of the 393 white-collar crimes committed during the aforementioned period, the majority of the cases were committed by males (52.4%, n=206), in the parishes of St. Elizabeth, Manchester, and Clarendon (26.7%, n=105), with 16.3% (n=64) in Manchester. The average age of those who committed white-collar crimes in Jamaica for the period was 31.0 years.

Table 1: Demographic Characteristics of Perpetrators of White-collar Crimes Committed in Jamaica, n=393

Details	% (n)
Gender	
Male	52.4 (206)
Female	47.6 (187)
Police Area Committed	
1 (Trelawny, St. James, Hanover, & Westmoreland)	13.2 (52)
2 (St. Ann, St. Mary, & Portland)	14.5 (57)
3 (St. Elizabeth, Manchester, & Clarendon)	26.7 (105)
4 (Kingston & St. Andrew (Except St. Andrew North))	23.9 (94)
5 (St. Catherine, St. Thomas, & St. Andrew North)	21.6 (85)
Police Division Committed	
Clarendon	5.3 (21)
Hanover	1.3 (5)
Kingston Central	4.6 (18)
Kingston Eastern	1.5 (6)
Kingston Western	0.3 (1)
Manchester	16.3 (64)
Portland	4.1 (16)
St. Andrew Central	13.5 (53)
St. Andrew North	6.6 (26)
St. Andrew South	4.1 (16)
St. Ann	6.4 (25)
St. Catherine North	6.9 (27)
St. Catherine South	7.1 (28)
St. Elizabeth	5.1 (20)
St. James	5.6 (22)
St. Mary	4.1 (16)
St. Thomas	1.0 (4)
Trelawny	2.3 (9)
Westmoreland	4.1 (16)
Age at Last Birthday (2022)	
Median Age	31 years
Minimum Age	18 years
Maximum Age	72 years
Age cohort	
< 26 years	22.4 (87)
26 - 30 years	24.7 (96)
31 - 35 years	18.8 (73)
36 - 40 years	11.6 (45)
41 - 50 years	12.4 (48)
51 - 59 years	7.7 (30)
60+ years	2.3 (9)

Of the 393 cases of white-collar crimes committed in Jamaica between 2015 and 2023 (January 31, 2023), 53.2% of them were for larceny by servant followed by embezzlement (21.1%, n=83), and larceny by trick (17.0%, n=67) (Table 2). The cross-tabulation between the types of crimes committed and the gender of the perpetrator is statistically significant ($\chi^2(8) = 62.834, P < 0.001$). The findings revealed that females are more commitment embezzlement (23.5%, n=44) than males (18.9%, n=39) followed by servant/larceny (female, 68.4%, n=128; male, 39.3%, n=81). However, males are more likely to engage in tricks (28.6%, n=59) compared to females (4.3%, n=8) followed by larceny by finding (male, 8.7%, n=18; female, 1.6%, n=3).

Table 2: Cross-tabulation of Types of White-collar Crimes Committed in Jamaica by Gender, 2015-2023

Details Type	Gender		Total
	Male	Female	
	5 (n)	% (n)	% (n)
Embezzlement	18.9 (39)	23.5 (44)	21.1 (83)
Larceny by Servant	39.3 (81)	68.4 (128)	53.2 (209)
Larceny by Trick	28.6 (59)	4.3 (8)	17.0 (67)
Larceny by Bailee	1.5 (3)	0.5 (1)	1.0 (4)
Larceny by Finding	8.7 (18)	1.6 (3)	5.3 (21)
Larceny by Mistake	1.5 (3)	1.1 (2)	1.3 (5)
Larceny from Wharf	0.5% (1)	0.0 (0)	0.3 (1)
Unauthorized Access to Data	0.5 (1)	0.5 (1)	0.5 (2)
Unauthorized Use & Dealing in Military Decoration	0.5 (1)	0.0 (0)	0.3 (1)
Total	206	187	393

Table 3 presents a cross-tabulation of dates of white-collar crimes committed and arrests made by Police officers in Jamaica by Gender, 2015-2023. The findings revealed that no arrests were made by the Jamaican Police of those who committed white-collar crimes in 2015, 2016 and 2017 before 2018. Furthermore, 96 white-collar crimes were committed for the period 2015 to 2018, and there were 74 arrests made, which means that the clear-up rate was 77.1% (i.e., 74/ 96 x 100). For the period 2015 to 2019, there were 164 white-collar crimes committed and 92.1% of them were cleared up by 2019 (151/ 164 x 100). Furthermore, in 2017, there was a 500% increase in the number of white-collar crimes committed in Jamaica followed by a 566.7% in 2018, a 15% decline in 2019, a 14.7% increase in 2020, a 10.3% decline in 2021, and a 14.3% increase in 2022 over the previous year. For arrests made, in 2021 over 2022, there was a 10.3% reduction and a 59.7% increase in 2022 over 2021.

Table 3: Across-tabulation of Dates of White-collar Crimes Committed and Arrest made by Police Officers in Jamaica by Gender, 2015-2023

Details	White-collar Crimes Committed ¹			Arrest made by Police Officers ²		
	Male	Female	Total	Male	Female	Total
	% (n)	% (n)	% (n)	% (n)	% (n)	% (n)
2015	0.5 (1)	0.5 (1)	0.5 (2)	-	-	-
2016	1.0 (2)	0.0 (0)	0.5 (2)	-	-	-
2017	1.5 (3)	4.8 (9)	3.1 (12)	-	-	-
2018	22.8 (47)	17.6 (33)	20.4 (80)	19.4 (40)	18.2 (34)	18.8 (74)
2019	17.5 (36)	17.1 (32)	17.3 (68)	20.4 (42)	18.7 (35)	19.6 (77)
2020	17.0 (35)	23.0 (43)	19.8 (78)	18.0 (37)	21.9 (41)	19.8 (78)
2021	21.4 (44)	13.9 (26)	17.8 (70)	17.5 (36)	13.9 (26)	15.8 (62)
2022	18.0 (37)	23.0 (43)	20.4 (80)	23.8 (49)	26.7 (50)	25.2 (99)
2023	0.5 (1)	0.0 (0)	0.3 (1)	1.0 (2)	0.5 (1)	0.8 (3)
Total	206	187	393	206	187	393

¹($\chi^2(8) = 13.698, P = 0.090$)

²($\chi^2(5) = 2.371, P = 0.796$)

Table 4 is a cross-tabulation between the time the white-collar crime was committed and the time of arrest made by the Jamaican Police, with there being a statistical association between the two variables ($\chi^2(40) = 1189.305, P < 0.001$). In 2015, 2 white-collar crimes were committed and in 2018 the arrest rate was 100%. Furthermore, in 2016, two white-collar crimes were committed and arrests were in 2018 (50%) and 2019 (50%). Whereas in 2017, 12 cases of white-collar crimes were committed and 75% (9/ 12 x 100) were arrested in 2018 and 25% (3/ 12 x 100) in 2019. Of the number of cases of white-collar crimes committed in 2018 (n=80), 77.5% were arrested in 2018 (62/ 80 x 100), 21.25% were arrested in 2019 (17/ 80 x 100), and 1.25% of arrest in 2020.

Table 4: Cross-tabulation between the time when the crime was committed and the year of arrest by the Police

Crime committed	Arrests made by the Police						Total
	2018	2019	2020	2021	2022	2023	
2015	2.7 (2)	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	0.5 (2)
2016	1.4% (1)	1.3 (1)	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	0.5 (2)
2017	12.2 (9)	3.9 (3)	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	3.1 (12)
2018	83.8 (62)	22.1 (17)	1.3 (1)	0.0 (0)	0.0 (0)	0.0 (0)	20.4 (80)
2019	0.0 (0)	72.7 (56)	11.5 (9)	3.2 (2)	1.0 (1)	0.0 (0)	17.3 (68)
2020	0.0 (0)	0.0 (0)	87.2 (68)	14.5 (9)	0.0 (0)	33.3 (1)	19.8 (78)
2021	0.0 (0)	0.0 (0)	0.0 (0)	82.3 (51)	18.2 (18)	33.3 (1)	17.8 (70)
2022	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	80.8 (80)	0.0 (0)	20.4 (80)
2023	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	0.0 (0)	33.3 (1)	0.3 (1)
Total	74	77	78	62	99	3	393

In 2019, there were 68 cases of white-collar crimes committed in Jamaica and most of the arrests were in the same year (82.35%, 56/ 68 x 100). For 2020, there were 78 cases of white-collar crimes and 87.2% (68/ 78 x 100) of arrests were in the same year. In 2022, the Jamaican police made 100% arrests of all reported cases of white-collar crimes committed in that year.

Table 5 presents an Analysis of Variance (ANOVA) of the type of white-collar crimes committed by age of the perpetrators. The findings revealed that there is a statistical difference among the age and types of white-collar crimes committed in Jamaica from 2015 to 2023 ($F [8, 379] = 3.435, P < 0.001$). Young people are more likely to charge for using unauthorized data (21.0±4.2 years), unauthorized use and dealing with military decoration (22.0±0 years), and larceny by mistake (24.0±3.7 years). On the other hand, older people are more likely to be arrested for larceny by Bailee (39.8±11.4 years), larceny by trick (37.1±12.3 years), and so forth.

Table 6 presents the per cent of the number of people who commit white-collar crimes for a month and the number of arrests by the police for a month. The findings revealed that most white-collar crimes are committed in January (11.5%, n=45) and May (11.5%, n=45) compared to June in which the arrest (11.2%, n=44).

Table 7 presents a cross-tabulation between the month the crime was committed and the month the arrest was made by the Police, with there being a significant statistical association between the two variables ($\chi^2(121)=802.274, P < 0.001$). The months in which the crime committed had the most arrests were January (56%), May (55%), June (50%), March and October (44.8%) and December (42.3%). However, less than 30% of the committed crimes in a month saw arrests were August (28.9%), September (2116%), and February (28.1%).

Table 8 presents an Analysis of Variance (ANOVA) of the year white-collar crimes were committed by age of the perpetrators. The findings revealed that there is a statistical difference among the year the white-collar crimes committed in Jamaica by the age of the perpetrators ($F [8, 379] = 3.434, P < 0.001$). The average age of the perpetrators of white-collar crimes has declined in Jamaica since 2015 (52.5 ± 2.1 years) to 31.2±9.6 years in 2022.

Table 5: Analysis of Variance (ANOVA) of Type of White-collar crimes committed by Age of perpetrators

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval		Minimum	Maximum
					Lower	Upper		
Embezzlement	82	35.82	10.801	1.193	33.44	38.19	22	72
Larceny/ Servant	205	32.31	8.950	.625	31.08	33.54	19	60
Larceny/ Trick	67	37.06	12.304	1.503	34.06	40.06	19	71
Larceny/ Bailee	4	39.75	11.413	5.706	21.59	57.91	25	51
Larceny/ Finding	21	32.81	10.323	2.253	28.11	37.51	19	53
Larceny/ Mistake	5	24.00	3.674	1.643	19.44	28.56	21	30
Larceny from Wharf	1	47.00	-	-	-	-	47	47
Unauthorized Access to Data	2	21.00	4.243	3.000	-17.12	59.12	18	24
Unauthorized Use & Dealing in Military Decoration	1	22.00	-	-	-	-	22	22
Total	388	33.82	10.313	.524	32.79	34.85	18	72

Table 6: Month White-collar crimes were committed and Month the Police made an Arrest

Detail	White-collar crimes committed	White-collar crimes arrest made
Month	% (n)	% (n)
January	11.5 (45)	6.4 (25)
February	5.6 (22)	8.1 (32)
March	8.1 (32)	7.4 (29)
April	8.4 (33)	7.6 (30)
May	11.5 (45)	10.2 (40)
June	9.7 (38)	11.2 (44)
July	10.4 (41)	10.4 (41)
August	10.4 (41)	9.7 (38)
September	6.4 (25)	9.4 (37)

October	6.4 (25)	7.4 (29)
November	5.3 (21)	5.6 (22)
December	6.4 (25)	6.6 (26)
Total	393	393

Table 7: Cross-tabulation between the month the crime was committed and the month the arrest was made by the Police

Month Committed	Month Arrested												Total
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Jan	14	8	4	6	2	4	1	2	3	0	1	0	45
	56.0%	25.0%	13.8%	20.0%	5.0%	9.1%	2.4%	5.3%	8.1%	0.0%	4.5%	0.0%	11.5%
Feb	0	9	6	2	0	2	0	0	1	2	0	0	22
	0.0%	28.1%	20.7%	6.7%	0.0%	4.5%	0.0%	0.0%	2.7%	6.9%	0.0%	0.0%	5.6%
Mar	1	0	13	3	2	4	4	0	4	0	0	1	32
	4.0%	0.0%	44.8%	10.0%	5.0%	9.1%	9.8%	0.0%	10.8%	0.0%	0.0%	3.8%	8.1%
Apr	0	1	0	12	5	5	5	5	0	0	0	0	33
	0.0%	3.1%	0.0%	40.0%	12.5%	11.4%	12.2%	13.2%	0.0%	0.0%	0.0%	0.0%	8.4%
May	0	0	2	1	22	4	9	1	1	1	0	4	45
	0.0%	0.0%	6.9%	3.3%	55.0%	9.1%	22.0%	2.6%	2.7%	3.4%	0.0%	15.4%	11.5%
Jun	0	0	1	1	2	22	5	6	1	0	0	0	38
	0.0%	0.0%	3.4%	3.3%	5.0%	50.0%	12.2%	15.8%	2.7%	0.0%	0.0%	0.0%	9.7%
Jul	0	0	0	1	2	0	15	12	6	4	0	1	41
	0.0%	0.0%	0.0%	3.3%	5.0%	0.0%	36.6%	31.6%	16.2%	13.8%	0.0%	3.8%	10.4%
Aug	1	8	1	1	0	0	1	11	12	2	3	1	41
	4.0%	25.0%	3.4%	3.3%	0.0%	0.0%	2.4%	28.9%	32.4%	6.9%	13.6%	3.8%	10.4%
Sep	0	1	1	0	2	0	1	0	8	7	5	0	25
	0.0%	3.1%	3.4%	0.0%	5.0%	0.0%	2.4%	0.0%	21.6%	24.1%	22.7%	0.0%	6.4%
Oct	2	0	0	0	0	0	0	0	1	13	6	3	25

	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.7%	44.8%	27.3%	11.5%	6.4%
Nov	2	3	0	1	0	2	0	1	0	0	7	5	21
	8.0%	9.4%	0.0%	3.3%	0.0%	4.5%	0.0%	2.6%	0.0%	0.0%	31.8%	19.2%	5.3%
Dec	5	2	1	2	3	1	0	0	0	0	0	11	25
	20.0%	6.3%	3.4%	6.7%	7.5%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	42.3%	6.4%
Total	25	32	29	30	40	44	41	38	37	29	22	26	393

Note: The two highlighted green-colours are outliers

Table 8: Analysis of Variance (ANOVA) of the year the White-collar crimes were committed by the Age of perpetrators

Year committed	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval		Minimum	Maximum
					Lower	Upper		
2015	2	52.50	2.121	1.500	33.44	71.56	51	54
2016	2	47.00	21.213	15.000	-143.59	237.59	32	62
2017	12	42.83	10.223	2.951	36.34	49.33	32	60
2018	77	34.18	9.176	1.046	32.10	36.26	23	65
2019	68	35.04	10.797	1.309	32.43	37.66	20	71
2020	76	33.22	9.638	1.106	31.02	35.43	19	54
2021	70	33.53	11.020	1.317	30.90	36.16	19	72
2022	80	31.23	9.559	1.069	29.10	33.35	18	68
2023	1	25.00	-	-	-	-	25	25
Total	388	33.82	10.313	.524	32.79	34.85	18	72

Discussion and conclusions

The concept of white-collar crime was introduced to the literature in the 1940s by a sociologist, Edwin Sutherland (Sutherland, 1949); yet, the lessons learnt from corporate fraudsters such as Bernard Ebbers, Ivan Boesky, Michael Milken, Bernie Madoff, and Robert Allen Stanford has not ceased this social problem. Professor Anthony Harriott, a criminologist, warns against white-collar and corporate crimes as well as extortion, kidnapping, and computer-aided crimes in early 2000 (Harriott, 2002), and despite that call, in 2023, Jamaican society is having to deal with a multi-million dollar corporate crime in Stocks and Securities Limited (SSL) –(Haughton, 2023; Jamaica Observer, 2023; The Gleaner, 2023b; Virtue, 2023). The Gleaner opined, “Approximately \$3 billion is believed to have been fleeced from dozens of account holders, including retired sprinter Usain Bolt, who has lost \$2 billion” (The Gleaner, 2023b), which is a per cent of the number of white-collar crimes committed in 2022 or from 2015-2023 (January 31, 2023).

The current findings revealed that 393 cases of white-collar crimes have been reported to the police between 2015 and 2023 (January 31, 2023). In 2015, 2 white-collar crimes were committed and the arrest in 2018. Furthermore, in 2016, two white-collar crimes were committed and arrests were in 2018 (50%) and 2019 (50%). Whereas in 2017, 12 cases of white-collar crimes were committed and 75% (9/ 12 x 100) were arrested in 2018 and 25% (3/ 12 x 100) in 2019. Of the number of cases of white-collar crimes committed in 2018 (n=80), 77.5% were arrested in 2018 (62/ 80 x 100), 21.25% were arrested in 2019 (17/ 80 x 100), and 1.25% of arrest in 2020. In 2019, there were 68 cases of white-collar crimes committed in Jamaica and most of the arrests were in the same year (82.35%, 56/ 68 x 100). For 2020, there were 78 cases of white-collar crimes and 87.2% (68/ 78 x 100) of arrests were in the same year. In 2022, the Jamaican police made 100% arrests of all reported cases of white-collar crimes committed in that year. The present study highlights that since 2018, the rate of arrests for white-collar crimes has increased from 77.5% to 87.2% compared to 0% in 2015-2017. This means that the members of the JCF have increased investigations, which have led to high arrest rates.

Although embezzlement explains the situation at Stocks and Securities Limited, with over 3 billion Jamaican dollars misappropriated, it accounts for only 21.1% of all white-collar crimes in Jamaica between 2015 and 2023 (January 31, 2023). 53.2% of the cases of white-collar crimes are by way of larceny by servants. The larceny servant occurs when the employee steals from the employer, which breaches the issue of trust and fiduciary responsibility. Like Jamaica, embezzlement in the United States constitutes a small per cent of white-collar crimes (Barnett, nd; Flynn, 2022) with larceny by servants comprising a larger share of the total white-collar crimes.

There is a gender-based reality in the types of white-collar crimes committed in Jamaica, which offers insight into the white-collar crime phenomenon. Additionally, the current findings revealed that 68.4% of the females have committed larceny by servants compared to 39.3% of males. Females were more engaged in embezzlement (23.5%, n=44) than males (18.9%, n=39) followed by servant/ larceny (female, 68.4%, n=128; male, 39.3%, n=81).

However, males are more likely to engage in tricks (28.6%, n=59) compared to females (4.3%, n=8) followed by larceny by finding (male, 8.7%, n=18; female, 1.6%, n=3).

White-collar crimes have been exponentially rising since 2015. The current findings revealed that in 2017, there was a 500% increase in the number of white-collar crimes committed in Jamaica followed by a 566.7% in 2018, a 15% decline in 2019, a 14.7% increase in 2020, a 10.3% decline in 2021, and a 14.3% increase in 2022 over the previous year. The police have been actively involved in white-collar crime management, and the arrests profile encapsulates the crime-fighting initiative of law enforcement in Jamaica. In 2021 over 2022, there was a 10.3% reduction in white-collar crime arrests and a 59.7% increase in 2022 over 2021. The reduction in the number of arrests in 2021 should not be used as a yolk around the necks of police officers in Jamaica to indicate incompetence as even in the United States, there have been reductions in the number of arrests/prosecutions made from 2011 and 2020 (Flynn, 2022).

In Jamaica, white-collar criminals were mostly less than 30 years old years (< 26 years, 22.4%; 26 -30 years, 24.7%) which is not the case in the United States. In the United States, most white-collar criminals were 41-50 years old (35.5%) (Flynn, 2022). The current study adds more to the literature as it found that young people are more likely to be charged for using unauthorized data (21.0±4.2 years), unauthorized use and dealing with military decoration (22.0±0 years), and larceny by mistake (24.0±3.7 years). On the other hand, older people are more likely to be arrested for larceny by Bailee (39.8±11.4 years), larceny by trick (37.1±12.3 years), and so forth.

In conclusion, the findings of this study reveals that white-collar crimes have been steadily increasing in Jamaica since 2015, with a significant rise in 2017 and 2018. However, the Jamaica Constabulary Force has also increased its efforts to combat white-collar crime, resulting in a higher arrest rate since 2018. *Larceny by Servants* is the most common type of white-collar crime in Jamaica, with female employees being more likely to commit this type of crime than their male counterparts. In contrast, males are more likely to engage in *Larceny by Trick and Larceny by Finding*. The study also indicates that younger individuals are more likely to be charged for certain types of white-collar crimes, such as *Using Unauthorized Data*, while older persons are more likely to be arrested for *Larceny by Bailee and Larceny by Trick*.

The recent multi-million dollar corporate crime at Stocks and Securities Limited (SSL) highlights the ongoing problem of white-collar crime in Jamaica, despite early warnings from Criminologists. The fact that this type of crime continues to occur despite increased awareness and efforts to combat it suggests that more needs to be done to prevent and deter white-collar crime in Jamaica.

In the final analysis, white-collar crime remains a significant issue in Jamaica, with an increasing number of cases reported each year. The findings of this study highlight the need for increased efforts to combat it, including increased awareness and prevention measures, as well as more effective law enforcement and prosecution of offenders. Additionally, the study

underscores the need for more research into the underlying causes of white-collar crime and the factors that contribute to its persistence. It is only through a concerted effort can we hope to reduce the incidents of white-collar crime and protect the public from its devastating effects.

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