Women and Fraud: Escaping an Aversive Existence

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in Partial Fulfillment of the Requirements for the Degree of Master of Arts**

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Abstract

In a study designed to identify the factors contributing to women's fraudulent behaviour and ways of treating women who commit fraud, nine provincially incarcerated women (age = 35 to 65 yrs.) who had committed fraud participated in a semi-structured interview lasting, on average, two hours. Using the methods of grounded theory (Strauss & Corbin, 1998), the analyses of the interview data revealed that these women's fraudulent behaviour was part of a process of *escaping an aversive existence*. In this process, *fraud* facilitated these women's use of the distraction strategy (e.g., drug use, gambling, shopping) they used to escape from negative *affect* stemming from their experiences of *disempowerment* (i.e., childhood and/or adult abuse). Because the distraction was temporary, the process of escaping required an ongoing cycle of fraudulent behaviour. The process of escaping an aversive existence, however, only occurred in the absence of women's *faith in support*. These results are discussed in relation to earlier findings regarding women and fraud (e.g., regarding the role of disempowerment) and the previously undocumented role of *faith in support* is examined. The implications of the findings for treatment, particularly in regard to restoring faith in support, improving coping strategies and reducing disempowerment, are also considered, as is the need for additional research.

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Women and Fraud: Escaping an Aversive Existence

Gender and Crime

Crime is an activity disproportionately carried out by young men living in large cities. There are old criminals, and female ones, and rural and small town ones, but to a much greater degree than would be expected by chance, criminals are young urban males.

Wilson and Herrnstein (1985, p. 26)

Contrary to the stereotype that depicts men as perpetrators of crime and women as victims (Culliver, 1993), women have historically engaged in criminal behaviour.

Between the fifteenth and nineteenth centuries, women perpetrated crimes such as prostitution, scolding (criminal acts of insult, rumor, gossip, and slander), adultery, murder, and infanticide. In the eighteenth century, specifically in Canada, women were most often perpetrators of scandal, prostitution, slander/insult, and theft. Today, women's criminal behaviours include murder, assault, robbery, drug offenses, prostitution, property crimes, and white-collar, corporate, and organized crime (DeKeseredy, 2000).

If women have perpetrated crime for centuries, why do we hold the stereotype that crime is a man's domain? One answer lies in the miniscule rate of crime among women compared to men (Culliver, 1993; DeKeseredy, 2000; Forsyth, Roberts, & Grambling, 1993; Walklate, 1995; Wilson & Herrnstein, 1985). As shown in Table 1, which presents the number and relative proportion of women charged with various crimes in Canada in 1998, women comprised only 18% of all adults charged with a criminal offence (Besserer & Bunge, 2000). In 2001-02 women represented only 4.9% of those

admitted to federal institutions¹ (Solicitor General Portfolio Corrections Statistics Committee, 2002) and in 2000-01 women comprised only 6% ($n = 434$) of the average daily count of adults in Ontario correctional facilities (Ontario Ministry of Correctional Services, 2002). Consistent with the belief that women do not perpetrate crime, then, the rates of crime and imprisonment are far lower among women than men.

In addition, when women do engage in criminal behaviour, the nature of their crimes differs from those perpetrated by men. As shown in Table 1, women more frequently committed property offenses (23%) as compared to violent offenses (14%). The opposite is true for men who, although dominating every type of crime, more frequently committed violent offenses (86%) compared to property offenses (77%). In both Canada and the United States, the increases in women's criminal behaviour over the years parallel these statistics in that women's involvement in minor property offenses (e.g., theft \$5,000 and under) has increased while their perpetration of other offenses has remained relatively stable (Chesney-Lind, 1997; DeKeseredy, 2000; Steffensmeier & Allan, 1996). Similarly, men have continued to commit the majority of all crime over the years, with increases in their perpetration of violent offenses and major property offenses (e.g., breaking and entering).

Because women are far less likely to engage in criminal behaviour than men and, when they do, engage in less serious types of crime, women's role in crime is often overlooked. As a result, the stereotype of crime being a man's domain lives on. Moreover, theoretical explanations of crime have traditionally been based on this assumption. "The fact that crime is committed disproportionately by males is the first fact

¹ Adults admitted to federal institutions are those sentenced to at least two years. Adults serving less than two years are admitted to provincial correctional institutions. All adults are remanded to custody in provincial institutions while awaiting trial or sentencing (Besserer & Bunge, 2000).

Table 1

Women Charged by Type of Crime, Canada 1998

	<u>Total charged</u>	<u>% charged</u>
<u>Violent offences</u>		
Homicide	55	13
Attempted murder	64	12
Sexual assault – all levels	137	2
Other sexual offences	23	3
Assault	14,732	15
Abduction	88	45
Robbery	538	9
Total violent offences	15,637	14
<u>Property offences</u>		
Breaking and entering	1,499	6
Motor vehicle theft	626	7
Theft over \$5,000	434	21
Theft \$5,000 and under	19,506	30
Possession of stolen goods	2,106	14
Fraud	7,478	30
Total property offences	31,649	23
<u>Other Criminal Code</u>		
Prostitution	3,086	54
Bail violations	7,205	17
Mischief	1,675	12
Other	8,888	13
Total other Criminal Code offences	20,854	16
Total Criminal Code offences	68,140	18
<u>Other Federal Statutes</u>		
Drug offences	5,485	14
Other	806	15
Total other Federal Statutes offences	6,291	14
Total all offences	74,431	18

Note. Adapted from Besserer and Bunge (2000).

that any theory of crime should fit" (Walklate, 1995, p. 1). As such, the focus of criminology was historically devoted to understanding men's criminality (Boritch, 1997; Culliver, 1993; Steffensmeier & Allan, 1996) and female offenders were simply portrayed as being evil, masculine, psychologically abnormal, or sexually deviant.

Between the fifteenth and eighteenth centuries "women were executed on the charge of copulating with the Devil" (Faith, 1993, p. 2). Based solely on their sexuality, these deviant women were believed to reveal their natural tendencies for evil and chaos in the form of criminal behaviour and were seen as having the power to endanger mortal beings. Female offenders were therefore known as witches who had sexually surrendered themselves to the Devil and become slave to his evil powers. It was the woman's undisciplined sexual character that admitted her into witchcraft. It was believed that God commanded that witches be killed and, thus, the witch-hunts began. It has been estimated that several hundred thousand to nine million women were killed during these witch-hunts.

Cesare Lombroso cast a new view on the female offender in the nineteenth century (Culliver, 1993). In his *masculinity hypothesis*, Lombroso argued that the few women who committed criminal offenses possessed characteristics that resembled men. These women were described physically as having excessive body hair, wrinkles, crow's feet, and an abnormal cranium. They were described as lacking the following psychological characteristics, which Lombroso attributed to femininity: piety, weakness, passiveness, and low intellectual status. Therefore, in the eyes of many during the end of the 19th century, female offenders were women who displayed masculine physical attributes and behaviour.

Criminologists' views began to change in the twentieth century. Female offenders were no longer seen as evil or masculine, but rather as troubled and disturbed individuals with low self-esteem. During this time, women tended to leave home and take up criminal behaviours to compensate for the alienation they experienced at home. Because sexual promiscuity was their typical crime, female offenders came to be known as sexual deviants, a view that prevailed during the 1950s and 1960s. Otto Polack went one step further by suggesting that women had the ability to trick and deceive because of their ability to fake orgasms (Boritch, 1997) and, as a result of their allegedly deceitful nature, female offenders were said to engage in hidden crimes such as prostitution.

Ten years later this view changed yet again. Many criminologists, such as Freda Adler, argued that women's lifestyles changed to be more like their male counterparts as a result of the women's movement (Culliver, 1993). This meant that their criminal behaviour changed to be more like men's criminal behaviour. Thus, the women's movement was blamed for these new female crimes. This misinterpretation of the women's movement motivated many female researchers to examine the neglected area of women, crime and punishment (Faith, 1993), which contributed to a new perspective known as *feminist criminology*.

One of the greatest concerns for feminist criminologists was that "mainstream criminology was essentially 'malestream' criminology—explanations of male crime developed by male criminologists from studies largely using male subjects" (Boritch, 1997, p. 75). They argued that with the exclusion of women, theories of crime are inaccurate, incomplete, and have little relevance to women. They believed that theories of crime should consider gender differences in the perpetration of crime, the context of

crime and the factors contributing to these behaviours because men and women differ in these regards. More specifically, they contended that women's economic, social, and political powerlessness in society is central to understanding women and crime.²

According to Heney and Kristiansen (2003), these differences contribute to the gendered nature of criminal behaviour.

Feminist criminologists produced a new portrayal of the female offender. She is not evil, nor masculine, nor psychologically abnormal, nor sexually deviant. Rather, she is:

Economically and socially disadvantaged, poorly educated, frequently addicted to alcohol or drugs, and the victim of neglect and physical or sexual abuse. She has few ties with society in terms of steady or secure employment, is often without a husband, is a mother, and is usually the sole supporter of several young children.

Boritch (1997, p. 28)

According to feminist criminology, the types of crimes committed by women and men reflect their relative social power and status within our society. Violent offenses,

² This contention is due, in part, to the evidence suggesting that gender inequality still persists. For example, when education, work experience, and occupation are held constant, women earn 80 cents for every dollar earned by men (The Daily, December 17, 2001; as cited in Heney & Kristiansen, 2003). In 1996, 12% of women (14% of men) graduated from university; 23% of doctorate graduates were women (Normand, 2000). In 1997, 56% of female (25% of male) single parent families lived below the government defined low-income cut-off point. In addition, women's average income was \$20,000 as compared to \$32,000 for men (Lindsay, 2000). In 1999, women comprised 46% of the working force; 77% of women (80% of men) with university degrees and 67% of women (78% of men) with non-university certificates or diplomas had jobs; 35% of women had managerial positions; and 27% of women were senior managers (Zukewich, 2000). Finally, inequality heightened when race was factored in. As compared to Canadian women in general, Aboriginal women are 1.5 times more likely to have less than a grade 9 education; are twice as likely to be unemployed; have 30% less income; are twice as likely to live below the low income cut-off point; and are twice as likely to be single parents (Tait, 2000; as cited in Heney & Kristiansen, 2003). Similarly, Black women are twice as likely to be unemployed; twice as likely to live below the low income cut-off point; and 3 times more likely to be single parents (Chard, 2000; as cited in Heney & Kristiansen, 2003).

such as murder, sexual assault, and robbery, which involve exerting power-over another person (Heney & Kristiansen, 2003), are perpetrated primarily by men. Although men are more likely than women to perpetrate a property-related offense such as theft or fraud, women are more likely to perpetrate a property-related offense than a violent offense. Indeed, property offenses have been the trend in female crime for some time (Boritch, 1997; Chesney-Lind, 1997; DeKeseredy, 2000; Faith, 1993; Morris, Glasbeek, & Martin, 2001; Steffensmeier, 1978; Steffensmeier & Allan, 1996). As illustrated in Table 1, the most frequent property offenses perpetrated by women were theft \$5,000 and under and fraud, both of which reflect women's relative social and economic powerlessness in our society (Heney & Kristiansen, 2003). Moreover, women typically commit thefts under \$1000 and steal items such as groceries, clothing and makeup for household purposes, their children and to maintain their feminine appearance, thereby maintaining their traditional gender roles as shoppers, care providers and women (DeKeseredy, 2000; Faith, 1993; Steffensmeier, 1978). Men, on the other hand, tend to steal items of significantly higher value (i.e., theft over \$5,000) that are not for purposes of survival (e.g., electronics, tools). Similarly, and as shown in Table 1, men (94%) are far more likely than women (6%) to perpetrate the most serious of property offenses, breaking and entering, which involves the assertion of power-over others.

Feminist criminologists also suggest that women do occasionally commit the same crimes as men, but they usually commit the same crime for different reasons, reasons that are associated with gender differences in social power, social roles and the self-concept (Heney & Kristiansen, 2003). For example, women's violent offenses are usually associated with the abduction of their children (see Table 1), which is consistent

with their relational self-concepts and traditional roles as caregivers. Men's violence, in contrast, is more typically associated with domination over others, as in the case of sexual assault for example. In addition, "spousal homicide on the part of women ... stems from their powerlessness in the face of men's abuse. Spousal homicide on the part of men, on the other hand, [occurs when their partners leave them and] stems from men's need to control and have power-over their partner" (Heney & Kristiansen, 2003, p. 18). Both violence more generally and spousal homicide in particular, then, illustrate the need to consider the social circumstances surrounding women's and men's criminal behaviour in order to fully understand gender and crime (Steffensmeier & Allan, 1996).

Gender and Fraud

Fraud involves stealing from a person or the public by falsehood and deceit. In effect, fraud is theft by trickery and is punishable by up to ten years in prison (Rodrigues, 2000). There are two types of fraud, namely corporate, white-collar fraud and welfare fraud (Morris et al., 2001). Corporate fraud is an act carried out by a corporation in the form of unsafe or unhealthy workplaces, damage to the environment, and/or tax evasion. These criminal acts are considered "inevitable events caused by profit-maximizing decisions at the cost of human life and suffering" (Morris et al., 2001, p. 3). It is estimated that Canada loses \$20 billion a year from corporate tax evasions (Morris et al., 2001). In addition, 11,000 lives are lost per year from workplace accidents and occupational diseases, and another 1,000,000 injuries from corporate wrongdoing. Welfare fraud is usually committed by an individual who fails to declare a spouse in the house or extra income and/or fakes multiple identities in order to obtain additional

income from the social welfare system. Canada loses \$500 million a year from welfare fraud with no yearly costs in lives lost or physical injuries.

Although welfare fraud damages only the tax system while corporate fraud damages the tax system, the environment and workers, welfare fraud continues to be regarded as the more serious concern. One explanation stems from the fact that corporate fraud is a "crime of the powerful" (DeKeseredy, 2000). Because corporate executives are wealthy and powerful, they are able to pay and persuade the courts, governments, and lawyers to evade the consequences of their criminal acts. Conversely, because welfare recipients are poor and considered a threat to society, they are more likely to be prosecuted. Ironically, welfare recipients pose little threat to society as 35% are disabled, 8% are elderly, 80% are unemployed by age or disability, and 35% are single mothers and their children (Morris et al., 2001). The point of this comparison is not to excuse welfare fraudulent behaviour, but to illustrate the role of power in relation to crime.

In Canada, fraud constituted 10% of all offences carried out by women in 1998 (see Table 1). Like other crimes, however, men primarily commit fraud (71% in 1996 and 69% in 1997; DeKeseredy, 2000). Moreover, men are more likely to perpetrate corporate fraud (Steffensmeier & Streifel, 1993), whereas the majority of female fraud offenders commit welfare fraud (DeKeseredy, 2000).³ In accordance with feminist criminology,

³ Bruce Porter, former Executive Director of the Centre for Equality Rights in Accommodation, conducted research on the prosecution and sentencing of welfare fraud in Canada. After searching the Centre for Justice Statistics, a branch of Statistics Canada, "the only information that Mr. Porter was able to get on specifically welfare frauds, was obtained from the Ministry web site, where they state that 557 people were convicted of welfare fraud in 99/2000, and 430 in 2000/01. The ministry refused to give any information about sentencing or breakdown by gender, or any other statistics. Given that most of the time only welfare fraud over \$5000 is prosecuted, Mr. Porter made the point that some significant portion of the Criminal Code frauds listed in the Centre for Justice statistics of fraud over \$5000 (837) must be welfare fraud. Therefore we can see that quite a high proportion of people convicted of welfare fraud get some form of incarceration" (Rogers, 2002, para. 4).

then, the types of fraud committed by women and men differ in ways consistent with their relative social status and power in society.

A number of studies have examined gender and fraud, either directly or within the context of other concerns.

Direct studies. In one direct study, Zietz (1981) compared women who had embezzled or defrauded with a typology of male embezzlers identified by Cressey (1953). Based on official records and interviews with 133 men who had criminally violated a financial trust, Cressey concluded that a man perpetrates fraud when he "encounters a non-shareable financial problem; realizes that his position of trust offers a solution to his problem; and can formulate, in advance, a rationalization that will permit him to justify to himself a violation of trust" (Zietz, 1981, p. 51). In sum, these men perceived the financial problem to be non-shareable because they were afraid or ashamed to share it. Moreover, they believed that their activity prior to the violation of financial trust caused them to lose the approval of those important to them or that they would lose the approval if the activity became known. Thus, these men were motivated to violate a position of trust so as to avoid a threat to their status.

Zietz (1981) set out to examine whether Cressey's findings would generalize to women who had committed similar offenses. Her sample was comprised of 100 women from the California Institution for Women. Based on information from interviews and institutional records, Zietz identified three types of women who violated a financial trust and concluded that there were gender differences in the motives for fraud.

One type involved *honest women who violated trust* in order to avoid a threat to their "primary reason for being" (Zietz, 1981, p. 76) or to retain or gain a person's

affection (often that of a husband). More specifically, these generally *honest* women committed fraud in order to obtain the funds required to fulfill their roles as wives or mothers (e.g., husband's surgery or child's 24-hour nursing care), to regain the love of a husband who was interested in a younger woman, or because their husband, whose love they wanted to retain, persuaded them to perpetrate the crime. Thus, compared to the men in Cressey's study whose motives stemmed from their desire to protect their independent sense of self and status, these women's motives involved relational concerns. Moreover, all of these *honest* women accepted full responsibility for their criminal behaviour. They did, however, believe they had no choice but to perpetrate the crime and that others would understand why they did it.

The two other types of women consisted of those who *intended to steal or defraud* and those who *had previously committed drug-related offences*. These women differed from both the honest women and the men in Cressey's study in that they did not accept a position of trust in good faith. Rather, these women deliberately sought to obtain money through fraudulent means such as forgery. For these women, their crime was an "emotional or attitudinal response to her life experiences and to any current pressure or persuasion exerted by significant others" (Zietz, 1981, p. 102). In particular, these women grew up in poverty and suffered from abuse and neglect as children.

The adult lives of many of the women who *intended to steal or defraud* were also filled with poverty, unsuccessful marriages, and dominating and abusive husbands. As a result of their hardships, these women believed that the world owed them a better life. Fraud was therefore a way of achieving a better life, as well as an emotional outlet for their loneliness and self-pity. Like the *honest* women, some of these women felt that they

had been forced to commit fraud by their husband or lover because their incomes were insufficient to meet his demands and they desired to retain his love or feared his violence. However, these women had little guilt about obtaining other people's money or goods fraudulently and saw themselves as victims of a cruel fate rather than criminals. Unlike the "honest" women who committed fraud to satisfy others' needs, these women did it to satisfy their own needs and did not accept any standard that would deprive them of this. The hardships experienced by these women led them to develop a "who-gives-a-shit" attitude. As one woman stated, "eat, drink, and be merry for tomorrow you die" (Zietz, 1981, p. 104).

The findings regarding Zietz's third group of women, *women who previously committed drug-related offenses*, as well as fraudulent offenses, were limited because information was obtained solely from the offenders' official records. However, like the women who intended to steal and defraud, these women did not see themselves as criminals. Rather, they regarded themselves as victims of some malicious force. In particular, their childhood experiences of poverty, emotional deprivation and abuse led them to drug addictions and criminal activity at a young age. For many, financing their addiction drove them to this illegal activity. For others, the motivation was less obvious, but "the absence of any sustained source of support would indicate a dependence on criminal activities for survival" (Zietz, 1981, p. 150).

Whether relationally, psychologically or financially motivated to perpetrate fraud, all of the women in Zietz's study experienced life's hardships from an early age. Many grew up in poverty, experienced child abuse, and/or were deprived in many ways as children. Their hardships continued into their adult years where they experienced further

poverty, were dependent on abusive partners or turned to prostitution and drug use. Their fraudulent activities, then, appear to have been responses to their life-long experiences of social and interpersonal disempowerment.

Crossley and Guzman (1992) presented three case studies of corporate fraud. One case study had insufficient information because it was based on hearsay, the fraudulent activity was never brought to the attention of legal authorities, and the identity of the perpetrator was unclear. Thus, it was inadequate for further discussion. The two other case studies involved one female and one male. The male perpetrator was involved in a computer *bait and switch* scheme. A transportation company had contracted this individual to upgrade their computer system in return for \$480,000. After installation, the system became dysfunctional and the company's internal technician attempted the repairs. While doing the repairs, the company's technician discovered that the new system was not what they had originally specified and was worth \$310,000 less than the system the company had paid for. The contractor was found guilty of corporate fraud and when asked why he did this, he stated, "You can't cheat an honest man ... it was a very competitive environment out there and any way you could gain a competitive advantage was permissible and acceptable behaviour" (Crossley & Guzman, 1992, p. 33).

The female perpetrator was a credit officer whose job consisted of approving loans for individuals and small businesses. She began approving loans to fictitious individuals and within six months credited \$127,000 to her account. An internal bank auditor discovered her scheme and she was charged and ordered to repay the debt. In an interview it was uncovered that her embezzlement resulted from the marital and financial difficulties she was experiencing. In particular, her husband had accumulated a large debt

load through the use of her credit cards. She wanted to leave her husband and perpetrated fraud because the funds would enable her to do so while keeping her credit intact.

These two case studies, then, also suggest gender differences in the motives for fraud. While the male committed the crime to protect his status as a competitive computer technician, the woman committed the crime to obtain the finances needed to escape a husband who was disempowering her by putting her into debt.

In an ethnographic study, Jackson (1994) investigated a group that had been perpetrating credit card fraud for more than 12 years. A small business operator, who frequently placed orders and purchased goods from the fraud artists, introduced Jackson to the group and, because Jackson shared the same ethnic background (African-American) and personal interests, he was able to establish rapport and allowed to observe the group's daily activities.

Fourteen fraud masters (4 females and 10 males) participated in this study. The author named them "fraud masters" because their abilities, skills, status, and success rates far exceeded amateurs engaging in credit card fraud. However, they did vary in their expertise and experience in the business, as well their age (24 to 32 years), employment status (employed in low-paying, unskilled jobs or not employed), level of education (high school, college courses or college degrees), and criminal histories (no criminal record or criminal record). Nonetheless, all the members entered the business at a young age (teens to early 20s), described credit card crimes as their major source of income, and responded "No" when asked, "If you were able to earn the amount of money acquired through fraud in a legal and more conventional manner, would you get out of the business?"

Jackson studied and observed these artists for six years. Data was first obtained by participant observation and unstructured one to three hour interviews. Jackson followed up on these interviews with spontaneous interviews "as a test of truthfulness and as a means of reducing the probability of the respondent preparing responses in advance" (Jackson, 1994, p. 32). In total, each participant was interviewed at least three times and all were interviewed once in a group setting.

Based on these data, Jackson concluded that the primary motive for entering into this criminal lifestyle was personal greed. For example, when asked why they engaged in crime, some reported, "To have things" or "To be able to travel places" (Jackson, 1994, p. 36). Jackson believed that four women were too few to identify any gender differences in the factors associated with fraud. However, Jackson reported that all four women cited economic pressures as their reason for engaging in credit card fraud. One woman, for example, described "getting off the welfare rolls" as her primary motive (Jackson, 1994, p. 51). Thus, it is possible that these women were motivated by financial need, as opposed to personal greed. Jackson did not discuss the role of other situational factors (e.g., abuse, childhood poverty, drug addiction) that may have contributed to the participants' fraudulent behaviour.

In a rare quantitative study, Atkinson (1998) examined the relevance of neutralization theory to fraud. "Neutralization theory asserts that, while offenders endorse the dominant moral code of society, they employ neutralizations or rationalizations to escape self-censure for the crimes they have committed" (Atkinson, 1998, p. i). Atkinson examined men and women who had perpetrated primarily fraud (25 men and 24 women with more than 75% of their convictions being fraud-related), an offense other than fraud

(47 men and 46 women with less than 25% of their convictions being minor fraud and none being major fraud), or no offense (20 male and 28 female community members who responded to advertisements at local welfare and employment offices). The participants completed two measures. Using the Crime Rating Scale, they rated the seriousness of 51 acts, most of which involved crimes of deception or deceitful acts that are legal or rarely prosecuted. As expected in view of "Sykes and Matza's (1957) assertion that criminals endorse the conventional moral code" (Atkinson, 1998, p. 93), the groups were in close agreement in their seriousness ratings ($r_s = .94$ to $.97$).

The second measure assessed the extent to which participants rationalized or neutralized fraud. Using the Neutralization Scale, participants read twelve crime scenarios describing six different crimes (i.e., credit card fraud, cheque fraud, embezzlement, break, enter and theft, armed robbery, and shoplifting) each perpetrated by a man and a woman. After reading each scenario, participants assigned the sentence they thought the offender should receive. Participants then assigned the sentence they thought the offender should receive for each of eight different circumstances (seven neutralizing conditions and one condition designed as a validity check). In four of the seven neutralizations or potential justifications for the offense the offender was described as a pillar of the community (e.g., offender does volunteer community work), experiencing grief (e.g., offender's sibling recently committed suicide), a victim of child abuse (e.g., offender was sexually abused as a child), and responding to family needs (e.g., offender needed money for child's birthday gift). The remaining three neutralizations elicited victim blame (e.g., victim was a child molester), indicated that there was no harm (e.g., nobody was hurt), and indicated that the offender's reputation

would be damaged. The validity checks consisted of circumstances deliberately designed to result in longer sentences (e.g., the offender was arrested for the same crime a week before). With respect to the validity items, participants in all groups either maintained or increased the sentences 91 to 96% of the time, thereby suggesting that the participants' responses were valid.

Based on neutralization theory, Atkinson predicted that offenders would neutralize criminal acts, including fraud, more than nonoffenders. This prediction "was borne out for the women, but not for the men ... The most important finding of this research was that female fraud offenders neutralized crime more frequently and to a greater degree than any other group. In particular, they neutralized more often than their male counterparts" (Atkinson, 1998, p. 103). After eliminating various explanations based on her data, Atkinson concluded that this gender difference was due to gender differences in the chronicity and magnitude of the fraud they had committed. In contrast to the male fraud offenders, who were incarcerated in federal institutions because they had stolen large amounts of money, the female fraud offenders were in federal institutions because they had repeatedly defrauded relatively small amounts of money. Therefore, Atkinson argued that the difference in neutralizations was likely a result of gender differences in the nature of fraud rather than gender per se.

The fact that the male fraud offenders had higher status occupations, typically white-collar positions, and larger self-reported annual incomes than the female fraud offenders (Atkinson, 1998) suggests that the men may have committed major fraud out of greed while the women may have repeatedly perpetrated minor fraud out of need. Consistent with this interpretation, "fraud offenders were more likely to report that they

commit fraud for status reasons (to impress others, to provide for spouse) or because it was common business practice and women were more likely to choose those excuses that justified their fraudulent behaviour as necessary to provide for children" (Atkinson, 1998, p. 97). Atkinson's findings, then, are congruent with previous research (e.g., Zietz, 1981) that suggests women embezzle to fulfill their familial roles while men embezzle to protect or enhance their status.

Indirect studies. Several studies have examined women and fraud within the context of other concerns. For example, in a study of how young heroin users finance their drug use, Jarvis and Parker (1989) documented evidence consistent with the drug-using women in Zeitz's (1981) study. Data for this study were obtained from semi-structured interviews, official conviction records, and self-reported calendar data from 46 London-based heroin users (17 females and 29 males). All the participants, with the exception of five, had committed financial (e.g., theft, dealing, handling, and fraud) and nonfinancial (e.g., assaults, joy riding, and criminal damage) crimes.

Overall, the findings from the three types of data demonstrated that the majority (83%) of participants financed their habit through illegal activities and that their illegal activities increased during regular heroin use. Specifically, data obtained from participants' official conviction records revealed that 90% of the participants who committed illegal activities were convicted of financial crime during times of drug use; the remaining 10% were convicted of nonfinancial crime. Data obtained from the semi-structured interviews demonstrated that 63% reported daily offending, and 74% of these daily offences were motivated by the need to raise money for drugs. Fraud, typically cheque-book fraud, was committed by 44% of this sample. Finally, similar findings

emerged from the calendar data where participants reported their crime and drug use on a week-by-week basis over a six-month period. Only 2% of the weeks consisted of reports of crime with no illicit drug use. On the other hand, 624 of the 862 (72%) weeks during which drugs were consumed involved crime.

For many of these young people, financing their addiction was a full-time occupation. Although they came into contact with a fair amount of money, it was used only for their heroin addiction. They themselves understood their criminal behaviour via their drug addiction. Indeed, many were amazed to have found the courage to commit the crimes and could not imagine doing so if it was not for the drive caused from compulsive drug use. Although they did acknowledge victims, they just hoped that "they would never 'sink so low' as to cause real or lasting harm" to them (Jarvis & Parker, 1989, p. 183). Thus, these drug users' criminal behaviour, including fraud, appears to have been motivated by their desperate need for funds to support their drug habit. Although Jarvis and Parker (1989) did not examine gender differences, given that almost half of the sample committed some form of fraud, it is likely that, like the drug using women in Zietz's (1981) sample, some of these young women perpetrated fraud to finance their addiction.

Fugere, D'Elia, and Philippe (1995) studied 20 women who had perpetrated fraud or shoplifting. The authors did not specify the number of women who had committed each type of offense and did not differentiate between the two types of offenses. However, they did note a common pattern in the lives of both groups of women. Specifically, these women had been or were married to dominant, uncommunicative, authoritarian and, in some cases, abusive husbands. Generally, these women described

their marriages as “walking on eggshells” (Fugere et al., 1995, p. 151). Their roles consisted of being a mother and a child in relation to their husbands, “since they would have to take such good care of their husband so that he would never be upset by anything” (Fugere et al., 1995, p. 151). Finally, the death or illness of a significant other preceded the offenses of most women.

Fugere et al. provided additional information for two of the 20 cases, one of which involved Mrs. B who committed fraud. Mrs. B's childhood recollections consisted of her mother always taking care of her sick father. Mrs. B and her husband, who was uncommunicative, lived with her parents for the first five years of their marriage and later moved to the second floor above her parents. Her father became quite ill and Mrs. B took care of him prior to his death. After his death, they moved back in with her mother so Mrs. B could take care of her. Mrs. B's husband then became ill and, because of her need to take care of people, she felt that she had to take care of him. During this time, she began to defraud the company where she was employed as a bookkeeper. She began comparing herself with her more intelligent and much younger colleagues and became interested in them in a maternal way. The money she defrauded was used to buy expensive clothing, which she wore only to work and later gave to the young women in an attempt to establish a mother-daughter relationship with them. She stated that many viewed her as their mother.

Mrs. B's motive to commit fraud appears to have been relational rather than financial in that she may have used the defrauded money to buy clothes that she gave to the younger women to fulfill her need to take care of people. Why Mrs. B chose fraud instead of shoplifting, and whether her motive was similar to the other women who

committed fraud, was not stated. Moreover, given that only commonalities of those who perpetrated fraud and shoplifting were reported, it is impossible to determine what was unique about the female fraud offenders in this study.

Comack (1996) interviewed 24 women admitted to a Canadian provincial jail between 1988 and 1993, three of whom were serving a prison sentence for fraud. The story of one woman, Merideth, illustrates the role of abuse in these women's fraudulent behaviour. Merideth's childhood experiences of sexual abuse at the hands of her father had a strong impact on her self-concept, her adult relationships with men, and her eventual trouble with the law. For Merideth, the abuse initiated a long process of coping. During her abuse, Meredith coped by dissociating, by "taking herself out of herself" (Comack, 1996, p. 94). Moreover, she strived for good marks in school and became an overachiever to compensate for what was happening at home. As a teenager, her way of coping was in the form of self-destructive drug use and prostitution. Nevertheless, Merideth always had faith in her intellectual ability. She knew she was intelligent and it was her intelligence that led her to begin dealing with the abuse. Merideth turned to fraud (writing bad cheques) the same time she started to deal with her abuse. Just like being an overachiever in school, fraud was something she could do to try to make herself feel better. As Meredith put it, "Fraud gives you a sense of power ... you're doing something for yourself" (Comack, 1996, p. 95). Conceivably, she began to engage in fraud as a way of coping with the feelings of powerlessness that were reawakened when she began working on her abuse issues.

From Merideth's story and those of the other two women, it is apparent that abuse-related factors can contribute to women's fraudulent behaviour. In particular, fraud

may be a way of coping with the psychological aftereffects of abuse, including a way of regaining the power that they had been robbed of as a child. However, the vast majority of incarcerated women have histories of child and/or adult abuse (Heney & Kristiansen, 2003). In one study (Comack, 1993), 78% of 727 women admitted to a Canadian provincial jail between 1988 and 1993 reported experiences of sexual and/or physical abuse. Thus, while experiences of violence toward women and children may put some women on the route to criminal behaviour,⁴ it is not clear why some abuse survivors perpetrate fraud rather than other offenses.

Pollack (2000) interviewed six Black Caribbean-Canadian women who were serving federal sentences for shoplifting, drug importation/trafficking, and/or fraud. Although some were convicted for drug importation/trafficking, none were drug users. In her paper, Pollack focused on the themes of dependency and independence that emerged from the interviews. All of the women described themselves as independent and structured their lives around their independence. This meant they took care of themselves, never asked for help, and did not let others control their lives. Nevertheless, their independence was challenged by inadequate incomes from employment or social services, gender inequalities, and racism. Some of these women were employed in low-level jobs, single mothers and sole providers for their children, and/or supporting themselves through school. The majority described their wages as insufficient to support their families and said that their main concern was to obtain financial assistance while

⁴ McClellan, Farabee and Crouch's (1997) study of 1500 adult prisoners revealed that 23% of males experienced physical abuse, 6% experienced sexual abuse, and 18% experienced emotional abuse as children. In contrast, 23% of females experienced physical abuse, 26% experienced sexual abuse, and 30% experienced emotional abuse as children. Women's experiences of maltreatment increased, as men's decreased, when they became adults. Childhood maltreatment was more strongly associated with adult depression ($p < .001$) and substance dependence ($p < .001$) among women than among men. The severity of the substance misuse and problems associated with it were stronger predictors of female rates of criminal activity than male rates ($R^2 = 0.13$, $p > .0001$).

remaining independent. For these women government assistance was not an option, as it was inadequate to support their family and limited their independence. Government assistance also meant further degradation, marginalization, state control, and surveillance. As one woman stated, "But they just nose into your life, everything, everything you do, you've gotta think, where are they? What are they thinking? What's going to happen next?" (Pollack, 2000, p. 78). Overall, then, these women turned to criminal activity in order to survive while maintaining their independence. As Pollack put it:

the women I spoke with indicated that their lawbreaking is often an attempt to *avoid* dependency and to provide for the various family members who are in fact *dependent upon them*. Specifically, these women's experiences reflect efforts to remain self-sufficient and responsible for themselves and their children in a social and economic climate that is not responsive to such efforts.

Pollack (2000, p. 75)

Like Fugere et al. (1995), Pollack did not distinguish between those who were convicted of fraud and those convicted of other offenses. Thus, we cannot determine what was unique about the female fraud offender(s). Nevertheless, her findings suggest that financial need and the desire to escape dependency may motivate some women to perpetrate fraud.

Summary. Taken together, the five direct studies of women and fraud and the four indirect studies suggest that the factors that motivate women to perpetrate fraud differ from those that motivate men. As shown in Table 2 and 3, the direct and indirect studies suggest that men typically perpetrate fraud to protect (Cressey, 1953; Crossley &

Guzman, 1992) or enhance (Atkinson, 1998) their status. On the other hand, women's motives for fraud include providing for their children (Atkinson, 1998; Pollack, 2000; Zeitz, 1981), maintaining their relationships with their partner (Zeitz, 1981), abuse-related issues such as the need to finance a drug addiction (Jarvis & Parker, 1989; Zeitz, 1981), escaping an abusive partner (Crossley & Guzman, 1992; Fugere et al., 1995) and coping with the aftereffects of abuse (Comack, 1996; Zeitz, 1981), and financial need more generally (Jackson, 1994; Pollack, 2000; Zeitz, 1981).

These conclusions, however, must be tempered by the quality of the direct and indirect studies. For example, none of the qualitative studies, with the exception of Cressey (1953) who used analytic induction (Fielding & Lee, 1998), specified the methods used to analyze the data. A number of the qualitative studies, with the exception of Cressey (1953), Jarvis and Parker (1989) and Zeitz (1981), also had few participants, which, although typical of qualitative research, limits the generality of the findings. Moreover, in the sole quantitative study (Atkinson, 1998), confounds between gender, types of fraud and economic status make it impossible to say whether gender, types of fraud or economic status are responsible for the observed gender difference in the rationalization of fraudulent behaviour. In addition, three of the four indirect studies, with the exception of Comack (1996), did not differentiate women who had committed fraud from those who had perpetrated other offenses and none of the studies demonstrated why women chose to commit fraud as opposed to some other property crime. Finally, although the majority of female fraud offenders commit welfare fraud (DeKeseredy, 2000), welfare fraud was rarely mentioned in these studies.

Table 2

Direct Studies of Gender and Fraud

Study	Sample	Data	Motive for criminal behaviour
Cressey (1953)	133 incarcerated male fraud offenders	Interviews Official records	Avoid threat to status
Zietz (1981)	100 incarcerated female fraud offenders	Interviews Official records	Honest: Fulfill mother/wife roles Sustain relation with partner Intentional: Narcissistic deservingness Maintain partner's love Avoid partner's abuse Drug offenders: Childhood maltreatment Addictions Survival
Crossley & Guzman (1992)	1 male; 1 female	Case studies	Male: Protect competitive status Female: Escape disempowering partner
Jackson (1994)	10 males; 4 females	Interviews Observation	Males: Greed Females: Economic need
Atkinson (1998)	25 incarcerated male fraud offenders; 24 incarcerated female fraud offenders	Quantitative scales	Males: Impress others Common business practice Provide for spouse Females: Provide for children

Table 3

Indirect Studies of Gender and Fraud

Study	Sample	Data	Motive for criminal behaviour
Jarvis & Parker (1989)	46 heroin users (17 females; 29 males)	Official records Interviews Activity calendar	Drug use
Fugere et al. (1995)	20 females convicted of shop lifting or fraud	Not specified	Abusive partners Need to caretake
Comack (1996)	3 female inmates convicted of fraud	Interviews	Coping with child abuse To regain power and control
Pollack (2000)	6 female Black Caribbean inmates with mixed charges	Interviews	Financial need/support dependents To escape dependency

Nevertheless, the studies with the most rigorous methods (i.e., Atkinson, 1998; Comack, 1996; Cressey, 1953; Jackson, 1994; Jarvis & Parker, 1989; Zietz, 1981) concur with the summary offered above and suggest that, like women's crimes more generally, women's commission of fraud is "likely to be associated with the needs stemming from their relative social and economic powerlessness in our society" (Heney & Kristiansen, 2003, p. 18).

Treatment Programs for Women Who Commit Fraud

With one exception, "there is no published literature on the treatment of fraud offenders" (Atkinson & McLean, 1994, para. 2). The exception is a report by Atkinson and McLean (1994) in which they briefly described the results of an evaluation of the Women and Fraud treatment program at Kingston's Prison for Women. The short-term group program, which consisted of a maximum of 10 two-hour sessions, was similar to addiction relapse-prevention programs and followed the guidelines of feminist therapy to increase women's assertiveness and self-efficacy to avoid reoffending. Three groups of women (18 women in total) who had been repeatedly convicted of fraud participated in this program between August 1991 and October 1992. These women completed measures of their backgrounds (e.g., age, race, education, offense history, children), the parental care they received during childhood, pre- and post-treatment measures of their assertiveness and confidence in avoiding reoffending, and their satisfaction with the program. Analyses of these data revealed that, on average, these women perceived that they had rejecting and controlling mothers. Upon completion of the program, the women described themselves as more assertive and more confident in their ability to avoid reoffending and reported being satisfied with the treatment program. However, recidivists

and nonrecidivists, as determined by reoffense data collected six and twelve months after the program, did not differ on any of pretreatment, posttreatment or change measures. Thus, there were no treatment-related reductions in recidivism. The authors speculated that this lack of effect was due to the program's time constraints, heterogeneity in participants' criminal histories (i.e., some participants committed offenses other than fraud to sustain a drug habit), and the general nature of the measures.

Since Atkinson and McLean's (1994) report, Canadian Federal corrections has not had a treatment program for women and fraud (Doris Fortin, Manager of Programs for Women Offenders, personal communication, April 02, 2003). Ontario Provincial corrections, on the other hand, regards fraud as a criminal thinking problem and uses cognitive skills training to help women identify the ways in which they rationalize fraud and learn new problem-solving skills (Catherine Maunsell, Director of Women's Programming at Ontario Corrections, personal communication, March 26, 2003). This treatment program, which is largely unstructured and unscripted, has not been evaluated. Moreover, the same treatment program is given to men and women fraud offenders, an approach that is inconsistent with the gender differences in motive for fraud uncovered in this review of the literature.

Although little is known about effective treatment programs for women who perpetrate fraud, Atkinson (1998) suggested, "a program focusing on reducing the neutralizations of female fraud offenders might be more successful in reducing the likelihood of their recidivism" (p. 108). This suggestion was based on findings that offenders neutralize more than nonoffenders (Ball, 1968; 1983; Minor, 1980; Shields & Whitehall, 1992; as cited in Atkinson, 1998), neutralizing predicts subsequent immoral

behaviour (Minor, 1981; as cited in Atkinson, 1998), and cognitive-behavioural therapy reduces the use of neutralizations (Shields, Jennings, & Carvell, 1992; as cited in Atkinson, 1998). However, given the confounds in Atkinson's (1998) study, it is not clear that focusing on women's neutralizations of their fraudulent behaviour will be effective. Furthermore, because the female fraud offenders in Atkinson's (1998) study typically stated that they committed fraud in order to provide for their children, a more effective treatment approach might consist of providing women with education and job training that increases their ability to find gainful employment upon their release from incarceration. Such programming might also do well to address the other issues that appear to contribute to women's commission of fraud, including women's need to maintain their relationships with their partner (Zeitz, 1981), abuse-related issues such as the need to finance a drug addiction (Jarvis & Parker, 1989; Zeitz, 1981), escaping an abusive partner (Crossley & Guzman, 1992; Fugere et al., 1995) and coping with the aftereffects of abuse (Comack, 1996; Zeitz, 1981), and financial need more generally (Jackson, 1994; Pollack, 2000; Zeitz, 1981).

The Present Study

Taken together, the problematic methods, mixed findings and lack of effective treatment programs for women who perpetrate fraud indicate a clear need for research designed to identify the factors that contribute to women's fraudulent behaviour and ways of reducing the likelihood of women reoffending. Thus, in the present study, incarcerated women who had perpetrated fraud were interviewed in an attempt to identify a) their own understandings of the factors contributing to their fraudulent behaviour, b) the reasons

why they chose fraud as opposed to some other crime (e.g., sex trade work, theft, drug dealing), and c) what they believe would reduce the likelihood of their reoffending.

Method

Because the goal of this research was to understand rather than predict women's fraudulent behaviour, and to do so in a way that sheds light on potential treatment initiatives, qualitative interviews were adopted as the method of choice. A qualitative method was deemed appropriate because:

To make sense of women's law violations ... an appropriate starting point is the women's own accounts. By listening to these accounts, we can begin to situate women's law violations in their own social context—in terms of the problems, conflicts and dilemmas, which these women confront in their everyday lives. In particular, we need to pay close attention to the nature and source of those problems, conflicts and dilemmas, and to the ways in which law violations interconnect and intersect with them.

Comack (1996, p. 27)

Participants

The participants were nine women with fraud histories incarcerated at the Vanier Centre for Women. These women were recruited from a unit classified as minimal risk, where the majority of women are sentenced and attend treatment programming. To obtain participants, a prison employee gathered the women on the unit and I introduced myself, explained the purpose of the study and invited those who committed fraud to participate in an interview regarding their fraudulent behaviour. Names were recorded and volunteers were called for the interview on an individual basis. This call for participants was undertaken on each of two visits to the institution and resulted in eight volunteers.

The ninth volunteer was referred by the unit Social Worker. Five volunteers were interviewed during the first visit and four additional women were interviewed during the last visit.

As shown in Table 4, which lists the participants' background characteristics, the nine women varied in age from 35 to 65. Seven women were Caucasian, one was East Indian and the other was Italian. Their education ranged from grade nine to university. All but one woman had an employment history, often in a white-collar position. Three of the women were involved in an intimate relationship, five were separated or divorced and one woman was single. Each of them had at least one child. Although this sample was reasonably diverse, it did not include women younger than 35 (though some women's criminal history extended back to when they were young adults), those with less than a high school education or Aboriginal women or women of African descent. While all nine women had committed fraud, their criminal histories varied considerably. Three women were first time fraud offenders and the remaining six women were recidivists of fraud and/or other offenses including extortion, theft, robbery, drug offenses, and assault.

Data Collected

Data was collected from two sources, namely interviews with the individual women and from the Ministry files for each participant.

Interviews. Participants were interviewed in an office on the unit, and these interviews varied in length from one to three hours (*M* length = one hour and fifty minutes).⁵ Prior to the interview, participants were told that the study's purpose was to

⁵ Although some women were more articulate than others, all were very open and addressed any topic presented to them. Nicole's interview was the only interview that lasted an hour and was the only difficult interview. Nicole was straight to the point in her responses and had no interest in elaborating. As a result, many questions were necessary in order to obtain some understanding.

Table 4

Background Characteristics of the Participants

Pseudonym	Age	Ethnicity	Country of origin	Education	Employment history	Marital status	Children	Current offense	Previous offense(s)
Amber	40	East Indian	India	University	Entrepreneur	Married	2	F, E	F
Art	35	Caucasian	Canada	Grade 12	Financial Advisor	Separated	2	F	None
Fleecy	62	Caucasian	Canada	Grade 12	Human Resources	Separated	2	F	F
Leenie	39	Caucasian	USA	Grade 12	Variety	Divorced	3	F	F, T
Bailey	53	Italian	Italy	Grade 12	Bookkeeper	Divorced	2	F	None
Donny	65	Caucasian	Canada	Grade 9	Administrative Worker	Divorced	2	F	None
Nicole	39	Caucasian	Canada	Grade 12	Never Worked	Single	4	F, T	F, T, A
Joan	43	Caucasian	Canada	Grade 10	Variety	Common-Law	1	R	F, DO, T
Margaret	52	Caucasian	Canada	Grade 9	Variety	Married	3	F	F

Note. F = Fraud; E = extortion; T = theft; A = assault; R = robbery; DO = drug offense

examine the lives of women who have committed fraudulent offenses and to develop treatment recommendations for women who have committed fraud. They were also told that they would be asked to describe the nature of their fraudulent behaviour, the factors that contributed to their fraudulent behaviour, why they chose fraud as opposed to some other property crime and what might reduce the likelihood of reoffending. In addition, participants were told that they would be asked about other aspects of their lives, including their childhood and adult life experiences.

Participants were also made aware that their participation was completely voluntary and they were guaranteed anonymity and confidentiality. Participants' permission to tape-record the interview was requested in order to ensure an accurate account of the interview. They were informed that the tape would be destroyed once it was transcribed. Moreover, permission was requested to examine their Ministry files for additional relevant information. Finally, I discussed the possibility of negative feelings arising due to the subject matter. At that point, I explained that I was there to gain insight into the factors contributing to their criminal behaviour and was in no way qualified to offer counseling. However, I discussed the available support resources in the prison. Participants then read the informed consent form as I read it aloud. Once informed consent was obtained, the interview began.

The interviews began by obtaining information about the participant's demographic characteristics (i.e., age, marital status, ethnic background, etc.). Because these questions were straight forward, asking them at the outset should have provided participants with some confidence in their ability to take part in the interview. This information was also used to complete the Interview Face Sheet shown in Appendix A.

Although the interviews were semi-structured, with questions designed to cover the areas outlined above (see Interview Guide in Appendix A), the intent was to allow the participants to tell their own stories. Thus, although the interviews were guided by the questions in the Interview Guide, they were driven by the participants' concerns and responses. As a result, the format of the interviews allowed the women to introduce issues I had not thought of (Smith, 1995).

Upon completion of the interview, participants were debriefed both verbally and in writing. They were also provided with contact information for the supports in the prison and the names and numbers of people they could contact regarding the study itself, the ethics of the study, and any other concerns they may have. Finally, I asked them for a pseudonym to use when reporting the results, whether they would be willing to provide feedback on the extent to which my interpretation of the data applied to them and whether they would like a summary of the findings.

After each interview, I used the Post-Interview Comment Sheet shown in Appendix A to comment on the mood/tone of the overall interview (e.g., "I really felt like I was having a conversation with someone's grandmother in her living room and not an inmate in prison. It's almost as if she got on the wrong bus and landed in prison."); the participant's emotional reactions to each section (e.g., "She was really, really upset and crying a lot when she talked about her daughter abandoning her and her mother's suicide."); my emotional reactions to the participant (e.g., "I felt a little intimidated at first because she spoke really loud and swore a lot, but when her guard came down, I felt completely comfortable."); my emotional reactions to what the participant said (e.g., "I'm really bothered by the fact that she didn't know that counseling was available here. I

really think she's going to recidivate, which frustrates me 'cause there's nothing I can do."); the strong points of the interview (e.g., "Started with the straightforward questions, then the heavy stuff, then ended with asking for her advice, so I think the overall flow of the interview went well and I covered all the topics."); the weak points of the interview (e.g., "I kept forgetting about the interview guide so I hope I covered everything I needed to cover."); and finally, any other notable features of the interview (e.g., "She was scratching her arms a lot.").

Ministry files. The Ministry files contained a variety of information about each woman, including: criminal history, police reports, program certificates, program applications, letters from many people (e.g., parole/probation officers, psychiatrists, family doctors, family members, etc.), court minutes, report cards and employment records. These files were examined to gain further insight into the lives of these women and their criminal convictions (e.g., Joan's experience of rape, which she did not disclose during the interview, was noted in her files) and to assess the accuracy of women's self-reports. On the whole, women's self-reports were consistent with Ministry file information regarding criminal history, employment history, education, and the like, with few relatively minor discrepancies (e.g., during the interview Amber said she had been married twice whereas the files noted three marriages).

Data Analysis

Simply put, analysis in qualitative research is coding (Miles & Huberman, 1994). In order to ensure that the coding process was no more than a "shapeless, purely opportunistic analysis" (Miles & Huberman, 1994, p. 62), the interviews were analyzed systematically using the methods of grounded theory (Strauss & Corbin, 1998). Using

this approach, the analysis was conducted in three stages. I began the analysis with open coding, which involved a microanalysis of the interview data. By thoroughly examining each interview transcript line-by-line, I was able to generate a list of concepts (or codes) as they appeared in the data. Using the method of constant comparisons (e.g., Glasser, 1964-65; Strauss & Corbin, 1998), conceptually similar codes were grouped into categories (e.g., verbal abuse, sexual abuse, and physical abuse codes were grouped into one category). These categories were given names (e.g., "Abuse") and defined in terms of their properties (i.e., their characteristics) and dimensions (i.e., how the concept/category and its properties vary). For example, one property of abuse is frequency and its dimensions range from occasionally to consistently.

The goals of the second stage of coding, known as axial coding, were to further develop and attempt to saturate the categories and to identify the relations between the categories (Strauss & Corbin, 1998). This was accomplished by asking questions about the data, such as who, what, where, when, and why or how (e.g., What is going on here? By what process did the women's situations lead to their choice to commit fraud? What potential mediators explain the process of fraudulent behaviour?). It was also facilitated by considering language, including language reflective of causality such as "because," "therefore" and "so." For example, *and then* indicated that fraud facilitated gambling in Fleecy's statement, "I did fraud and then the gambling with it."

The data was also searched for any negative cases that contradicted the apparent relations between the categories so as to facilitate the identification of variables that moderated the observed relations (Marshall & Rossman, 1995; Seale, 1999). As described later in the results section, this process revealed the category labeled "faith in

support," which moderated the relations in the emergent model. "The search for negative instances" was also conducted because it "helps to guard against culpable error, arising from too great an attachment to the personal perspective or values of the individual researcher" (Seale, 1999, p. 75).

By the end of the second stage, a preliminary explanation of women's fraudulent behaviour was beginning to form. However, it was not completely formed until I reached the third stage of analysis; selective coding, which involved integrating and refining the emerging theory by bringing it all together under one core concept (Strauss & Corbin, 1998). The core concept was "Escaping an Aversive Reality." All major categories were related to this core concept and explained in terms of their relations with it. At this point, I refined the emerging theory by eliminating redundant or unimportant categories. For example, the categories abuse, undiagnosed depression, neglect and abandonment were all the same in the sense that they were emotionally disempowering events experienced against women's will. These categories were therefore combined into a category called "Disempowerment."

It is important to understand that there was interplay between induction and deduction in the present study. Coding was intended to help develop insights (Taylor & Bogdan, 1998) and I followed-up on those insights by constantly comparing, asking questions, and interpreting the data. Strauss and Corbin contend:

An interpretation is a form of deduction. We are deducing what is going on based on data but also based on our reading of that data along with our assumptions about the nature of life, the literature that we carry in our heads, and the discussion that we have with colleagues.

(This is how science is born) ... we are not saying that we place our interpretations on the data or that we do not let the interpretations emerge. Rather, we are saying that we recognize the human element in analysis and the potential for possible distortion of meaning. That is why we feel that it is important that analyst validate his or her interpretations through constantly comparing one piece of data to another.

Strauss and Corbin (1998, Pp. 136-137)

Thus, my interpretations reflect what I saw in the data. Nevertheless, these interpretations were continuously validated through constant comparisons. The end result is a participant-driven theory of women's fraudulent behaviour as reflected in my understanding of nine women's understandings of their own fraudulent behaviour.

In qualitative research, sampling and data analysis is an ongoing iterative process that evolves as the research evolves (Strauss & Corbin, 1998). In order to ensure that the interviews yielded the most information, and in line with grounded theory (Strauss & Corbin, 1998), the data of five interviews were analyzed before conducting the remaining four interviews. At the outset, I used purposive, convenience sampling with a predetermined population to gather enough data to generate as many categories as possible. Once the categories were developed, I turned to theoretical sampling and revised the interview questions accordingly (see Revised Interview Guide in Appendix A). This involved "data gathering driven by concepts derived from the evolving theory and ... go[ing] to places, people, or events that will maximize opportunities to discover variations among concepts and to densify categories in terms of their properties and

dimensions" (Strauss & Corbin, 1998, p. 201). Thus, the questions changed as the need for particular information became more explicit.

My overall goal going into the second set of interviews was to dig deeper. I used more probe, follow-up, and evaluative questions (Whyte, 1980; e.g., Why? How come? Can you explain it more so I can understand?) than I did in the first set of interviews as I did not want to assume anything. I was also more directive during the second set of interviews because I was working toward theoretical saturation and needed to learn more about particular categories (e.g., affect, faith in support, escaping) and potential alternative explanations (e.g., financial and relational need motives). I was, however, always conscious about being too leading. When I knew I intended to ask a potentially leading question, I asked for the woman's opinion so as to provide her with the opportunity to disagree (e.g., Some women have said they turn to drugs or gambling or shopping as a way to escape, to get away, avoid something. What's your opinion on this?).

This iterative process of revising questions, sampling, and analysis continued until theoretical saturation was achieved (Strauss & Corbin, 1998). This occurred by the ninth interview transcript as no new or relevant data was obtained, each category's properties and dimensions were fully developed and demonstrated variation, and the relations among the categories were established and validated. Given that theoretical saturation is often achieved after five to ten interviews (Rennie, Phillips, & Quartaro, 1988), achieving saturation by the ninth interview was not unexpected. Nevertheless, as Strauss and Corbin (1998) note, achieving saturation is a matter of degree:

In reality, if one looked long and hard enough, one always would find additional properties and dimensions. There always is that potential for the "new" to emerge. Saturation is more a matter of reaching a point in the research where collecting additional data seems counterproductive; the "new" that is uncovered does not add that much more to the explanation at this time. Or, as is sometimes the situation, the researcher runs out of time, money, or both.

Strauss & Corbin (1998, p. 136)

Research Quality

I have argued that exposure to any well thought-out methodological discussion, from whatever tradition, is likely to increase a desirable aspect of research practice: methodological awareness. If there is one thing that produces poor studies, it is a researcher who is blind to the methodological consequences of research decisions.

Seale (1999, p. 49)

"Positivist researchers have argued that the interpretative nature of qualitative data makes it 'soft' science, lacking in reliability and validity, and of little value in contributing to scientific knowledge" (Rice & Ezzy, 1999, p. 2). As such, quantitative research "continues to dominate social and behavioral science" (Newman & Benz, 1998, p. 15). However, if done properly, qualitative research is "no less rigorous" (Rice & Ezzy, 1999, p. 2) than quantitative research and, in terms of the richness and depth of the research findings and the understanding generated, qualitative research prevails.

Four factors contribute to the quality of qualitative research, namely credibility, dependability, confirmability and transferability. In quantitative research these four concepts are referred to as internal validity, reliability, objectivity and external validity, respectively (Lincoln & Guba, 1985; as cited in Seale, 1999).

Credibility. Like internal validity, credibility refers to the believability or truth-value of the findings. A number of techniques can be used to enhance the credibility of qualitative findings, including four that I have previously addressed, namely systematic analysis, iterative sampling and analysis, negative cases, and interview quality (i.e., long duration, variable length tailored to each participant and good questions). Additional techniques include member validation, testing the emergent theory with new data, triangulation, providing sufficient quotes, considering social context, and distinguishing data from interpretation.

Member validation consists of obtaining participants' feedback regarding the findings (Seale, 1999). With weak member checks, interview transcripts are returned to participants to make certain that each transcript is accurate. With moderate member checks, participants provide feedback on a small portion of the findings. This feedback is then used for more complex analyses. With strong member checks, participants provide feedback regarding the entire model and the model is revised in view of this feedback.

Although weak member checks were not conducted, a research assistant and myself transcribed the interviews to ensure the credibility of the transcriptions. I also engaged in a moderate member check with Margaret, the last participant interviewed, at the end of her interview. At that time I felt it was necessary to ask for feedback regarding my understandings of women and fraud. I explained to Margaret what I understood (as

discussed in the results section) and asked her if she saw herself in what I described. She replied, "I see myself," and went on to explain how the model was congruent with her own situation and explained her own fraudulent behaviour. Given time constraints, I was unable to engage in strong member checks.

Another way of enhancing credibility is by testing the findings with new data (Seale, 1999). "By self-consciously setting out to collect and double-check findings ... and by squaring the finding with others with which it should coincide" (Huberman & Miles, 1994, p. 438), the researcher is able to test and confirm the conclusions and, thereby, increase their credibility. Given that the ninth transcript provided no new data, it provided an implicit test with new data.

Triangulation techniques can also be used to increase the breadth and depth of the research findings and, thereby, their credibility (Seale, 1999). Investigator triangulation involves the use of multiple researchers to conduct the observations, interviews, and/or analyses. This allows for various points of view to emerge, which reduces personal biases and offers a richer description of the phenomenon. Theory triangulation allows the researchers to have several perspectives in mind when approaching their data and to determine the role each theory plays in relation to their data. Finally, methodological triangulation involves the use of multiple techniques/methods to obtain data, typically some combination of interviews, observations and quantitative measures.

Theory triangulation was employed in the present study so as to ensure that I considered various alternative theoretical accounts of women and fraud. These theoretical perspectives are evident in both the introduction and the discussion sections of this thesis.

Methodological triangulation was also employed as data were collected via interviews, official Ministry Files, observations and informal discussions with the prison staff.

It is important to note that inter-coder reliability is not necessarily appropriate for interpretive qualitative research (Long & Johnson, 2000). "The non-standardization of qualitative methods and the determination to seek greater validity through retention of context makes it impossible in qualitative work" (Long & Johnson, 2000, p. 30). Given that a literature review was conducted prior to data analysis, a start-list for coding was developed based on what the hypotheses suggested. However, these codes were only used if they fit the data. As Malterud (2001, p. 484) contends, "Dependent on positions and perspectives, different researchers might therefore access different, although equally valid, representations of the situation that is studied. In qualitative research, these different ways of approaching the same subject result in an increased understanding of complex phenomena, not in a failure of reliability." Moreover, given time constraints and limited resources, interviewer and analyst triangulation were not possible. Nevertheless, my thesis advisor did help with the analysis by reading the transcripts and offering suggestions based on her interpretations of the data, all of which were taken into consideration. To a limited extent, then, investigator triangulation was employed.

Credibility is also enhanced when researchers "provide enough verbatim material to demonstrate the connection between the data and the analysis" (Charmez, 1995, p. 47). This is accomplished by providing sufficient participant quotes to display the essence of their arguments. Researchers should clearly state how quotes highlight, confirm, or disconfirm their viewpoints. The best quotes are most extensive, informative, and articulate. Finally, there should be a balance between quotes and text. The heuristic is to

include two to three full quotes to highlight major points and one or two to highlight minor points (Rubin & Rubin, 1995). As will be revealed in the results section, quotes were selected carefully as to represent the accounts of all nine women and to display the essence of the arguments.

In qualitative research, credibility is also increased by integrating the findings into their social context (Seale, 1999). Rich and credible papers provide enough contextual information to make the conclusions understandable to the reader. In other words:

A rich study keeps on asking and answering questions like when, why, how, and under what circumstances. Rich narratives do not stop with a description of a current quarrel; they investigate what the actors in the present quarrel have learned from previous encounters and how past understandings are influencing the current struggle. The researcher doesn't mark out a single issue and stop there, but examines a research problem in its context, even when the context is complicated.

Rubin and Rubin (1995, p. 265)

Again, this approach was employed in the present study. Women's fraudulent behaviour was understood by taking into account the entire context of the fraudulent behaviour at the time during which the behaviour occurred, as well as their life experiences from childhood to adulthood and their interpretations of those experiences.

One final technique used to enhance credibility involves distinguishing data from interpretation (Seale, 1999). "One should be able (albeit in a limited way) to decipher the views and analysis undertaken by the researcher from the description of the setting and the interaction and accounts given by those who have been studied" (Popay, Rogers, &

Williams, 1998, p. 348). If the researcher makes conclusions that are based on hunches or assumptions, they should say so clearly (e.g., because of X, it is *possible* that Y exists). This too was done while reporting the results. I used words such as "implied" and "inferred" to demonstrate to the reader that the conclusion was based on my interpretation of the data. Thus, I distinguished between conclusions derived from the data and those derived from my interpretations of the data.

Taken together, these aspects of the research process should ensure the credibility of my findings. Therefore, I am able to offer breadth, depth, and richness to the understanding of women's fraudulent behaviour.

Dependability. A second criterion for evaluating qualitative research refers to the study's dependability (Seale, 1999). To enhance the dependability of the present findings, I maintained a methodological journal in which I recorded all of the decisions that were made about the interview questions, the sampling and the analysis (Strauss & Corbin, 1998). The following excerpts were taken from my methodological journal:

Questions about abuse were moved to the end of the interview guide.

Asking these questions at the beginning might have had an influence on participant's motives for committing fraud (May 10, 2003)

... there's been no volunteers who have committed welfare fraud and no mention of welfare fraud. I will ask the prison staff if they are aware of anyone in prison for that offense next trip (Nov. 28, 2003).

Because "there is no substitute for the researcher's insight and intuition in theorizing and interpreting data" (Taylor & Bogdan, 1998, p. 155), it is important to address the researcher's biases as they influence the questions asked in interviews, the

analysis and discussion (Scattolon & Stoppard, 1999). Thus, my theoretical stance was also recorded in the methodological journal (Strauss & Corbin, 1998). That is, I have taken the social constructionist perspective and assumed that reality is socially constructed and "multiple realities exist and multiple interpretations are available from different individuals that are all equally valid" (Newman & Benz, 1998, p. 2). I have also taken the feminist perspective in the sense that I set out "to address women's lives and experiences in their own terms, to create a theory grounded in the actual experience and language of women," which "is the central agenda for feminist social science and scholarship" (DuBois, 1983, p. 108). The end result, then, reflects my understanding of nine women's understandings of their own fraudulent behaviour. It is highly unlikely that a patriarchal positivist would have reached the same conclusions.

During the analysis, I also used memos to record my thoughts, hunches and decisions regarding the coding procedures and thereby kept the research grounded and myself aware (Strauss & Corbin, 1998). For example:

I've developed a start-list for coding the transcripts consisting of codes that were based on what the literature review suggested I might find. This is only a comfort blanket and I may or may not actually use these codes depending on what emerges from the data (Dec. 02, 2003).

The memos were also very useful in building the theory. By writing and reading memos, new insights surfaced. For example:

Fleecy said she didn't tell anyone what was going on because she was too embarrassed. Art couldn't bear having to tell her doctor. Leenie kept saying how embarrassing it was and was too afraid to tell

someone. Something is going on here. Embarrassment seems to be influencing participants' willingness to open-up (Dec. 22, 2003).

Through journaling and memoing, then, I was able to keep track of what I was thinking, both personally and methodologically, throughout the entire research process. These journals and memos also provide an audit trail for anyone wishing to replicate the study.

Confirmability. A third criterion used to evaluate qualitative research is confirmability (Seale, 1999). Confirmability is facilitated by maintaining a self-reflexive journal or personal audit trail throughout the entire research process to record awareness and contemplation of any biases that may influence the outcome of the research. This may involve noting any hopes, expectations, and/or assumptions. When researchers are aware of their biases, they are better able to implement ways of overcoming them. "Once 'assumptions' are clear to those who hold them, they are presumably no longer 'assumed', since they have been brought to consciousness and acquire the status of belief, if they are held to at all any longer" (Seale, 1999, p. 164).

In an attempt to reduce the influence of my biases, I kept a self-reflexive journal and completed post-interview comment forms. This allowed me to reduce the impact of my personal biases on my analysis of the data. For example, Nicole stated that fraud was an addiction because she got a rush from getting away with it. I disagreed with her explanation because fraud was simply funding her real addiction to cocaine and heroine. I made note of this assumption in my journal and then tested my assumption against the data. By asking questions and making constant comparisons with the data, I tried to be aware of how my biases could influence the findings and hopefully, as a result of doing

so, reduced their influence. In effect, then, by completing the post-interview comment forms, journaling, asking questions, and constantly comparing, I attempted to be objectively aware of my subjectivity.

Transferability. A fourth criterion used to evaluate qualitative research is transferability (Seale, 1999). Qualitative researchers are not interested in selecting a representative sample to generalize findings to other individuals. They are interested in a representative sample of meaning (not people per se) of the phenomena under investigation. "The concern is with representativeness of concepts and how concepts vary dimensionally" (Strauss & Corbin, 1998, p. 214). At the end of the day, qualitative researchers are interested in knowing if the findings transfer or apply to other people or settings that are of interest. Transferability is achieved through a detailed and rich description of the participants and the setting. This information was therefore provided to allow the reader to know exactly to whom and where the findings might apply.

Results

The analyses of the interview data suggested that these nine women initially engaged in various distraction strategies that allowed them to escape the negative affect they were experiencing as a result of their disempowerment. Because their distraction coping strategy resulted in temporary relief, they continued to approach this maladaptive behaviour, which turned into a self-amplifying loop to the point of committing fraud to keep it going. Fraud provided the means necessary to continue their ongoing use of distraction strategies. Their fraudulent behaviour, then, swirled into the loop and, in so doing, commenced the cycle of fraudulent behaviour.

Thus, these women's fraudulent behaviour involved *Escaping an Aversive Existence*. In this process, women's experiences of *Disempowerment* led to an unpleasant existence characterized by negative *Affect*. These women perpetrated *Fraud* to facilitate access to ways of distracting themselves from this existence, which enabled them to feel better, albeit only temporarily. Because their fraudulent behaviour was associated with relief, they became trapped in a cycle of fraudulent behaviour. This process did not occur, however, when women had *Faith in Support*. The presence of faith in support led to positive affect and self-regard and thereby negated women's need for distraction and hence fraud. Taken together, then, the fraudulent behaviour of these nine women can be understood through the moderated mediation framework (Evans & Lepore, 1997) depicted in Figure 1.

In what follows, the process of escaping an aversive existence is explained and documented in more detail by defining the concepts, revealing how the concepts relate to each other, and providing quotes that reflect the essence of the concepts and their

relations. Note that meticulous thought went into naming the concepts, wording the definitions, and selecting quotes so as to represent the accounts of each of the nine women. The concepts and their definitions should, therefore, be understood within the context of the present study.

Figure 1. Women's Cycle of Fraud: Escaping an Aversive Existence

Disempowerment

Disempowerment, as used here, refers to emotionally abusive experiences against a person's will. The disempowerment experienced by the nine women varied in its source (the perpetrator), mode (the manner in which it occurred), frequency (the rate at which it occurred), and duration (the time during which it occurred). That is, disempowerment

occurred from either an immediate (self, family member, friend, acquaintance) or distant source (stranger, community worker or society) in a biological (e.g., depression), social (e.g., neglect) or physical manner (e.g., sexual abuse) at an occasional or consistent rate over a short (only during adulthood) or long period (during both childhood and adulthood).

As shown in Table 5, the women described a myriad of disempowering experiences. However, only a few have been selected to display the essence of disempowerment. Consider Amber, who was physically (i.e., physically abused) and socially (i.e., verbally abused) disempowered by her ex-husband. She described this marriage as “a heavy power trip,” which implies that she was dominated. She was also physically disempowered by her childhood sexual abuse from her father and brother and socially disempowered by being abandoned and later neglected by her mother. As a result, Amber has been disempowered consistently for a long time:

I found out that when I was being abused I didn't know that my mother was incarcerated. She had gone to jail for that time period. I was being abused from seven to fourteen, seven years in a row ... she'd visit us every weekend, but every weekday I was abused ... I did express it to my mother once or twice in a row. “Hey something's wrong and you need to wake up and look.” But I guess she didn't notice it ... and then I was married previously. I had been abused by him many, many, many times ... I've been in the hospital numerous times from the time I was young to the last marriage because of the abuse.

Table 5

Participants' Histories of Disempowerment

Pseudonym	Childhood disempowerment	Adult disempowerment
Amber	A, N, S,	N, P, V
Art	N	N, UD
Fleecy	None	N, V
Leenie	None	A, N, P, V
Bailey	N, P, V	A, N, P, V
Donny	A, N, S, P, V	N, S, P, V, UD
Nicole	A, N, P, V	N, P, V
Joan	N	N, S, V
Margaret	A, N, S, V	N, P, V

Note. A = abandonment; N = neglect; S = sexual abuse; P = physical abuse; V = verbal abuse; UD = undiagnosed depression

Art, in contrast, was biologically disempowered by the undiagnosed depression that she suffered for nearly four years after the birth of her second child. She described this short-term, but consistent, experience of biological disempowerment as follows:

I knew something was wrong. I knew I didn't feel right. I knew that with [first child] it took me about 6 or 7 months to come out of it, but I came out of it and I felt okay, but with [second child] it never went away. It was a really, really bad time. All day I cried, with [second child] I cried ... I couldn't handle it and I knew that as a parent I shouldn't feel that way about my own child, but I did. I didn't like him ... he did the evaluation on me and I didn't realize that I was suffering from depression. I had no idea. I had no idea.

"I couldn't handle it and I knew that as a parent I shouldn't feel that way about my own child, but I did" signifies that her biological disempowerment was experienced against her will. Art also felt socially disempowered by the neglect of her husband and society:

Even though we were together I think we were separate. I think we were separate for a while. I couldn't handle the fact that he didn't seem to care that we now have two kids ... I felt that he ignored me and my children ... he admitted to me that he did see a change in me after [second child] was born. He saw me depressed. He saw me withdrawn. He saw what I was like, but never did anything. So now my thing is whether he cared ... but the problem is you don't see enough on TV about depression. You see commercials advertising medication, but it's a hush-hush thing. People need to be made aware that it's nothing to be

ashamed of or nothing to be embarrassed about if you're not happy all the time. I'm sure there are people out there right now that have it and don't even realize ... why aren't there commercials on TV to show you how it can destroy your life?

Leenie, on the other hand, was socially disempowered by the verbal abuse of her common-law partner:

I thought that I couldn't do it on my own, that I couldn't succeed because he'd taken all that away from me through put-downs, "Oh you have a daughter, you're used-goods. No one else will love you like me," things like that. So that's how I felt on the inside. "Okay, I have a daughter. No one's gonna want me. I don't want to be alone for the rest of my life" ... it's hard to understand, like even my mom said to me, "You weren't brought up like that." It's just I got involved with the wrong kind of person and that could make a big difference ... if I could have figured out what an alcoholic is, because he was an alcoholic and when he drank he was mean ... when he wasn't drinking he was nice.

"Because he'd taken all that away from me" reveals that it was experienced against Leenie's will. Although this particular experience only occurred for a short period of time and only occasionally, it was nevertheless emotionally abusive.

Affect

Affect refers to one or a set of emotions. These women's affect was either negative or positive and varied in intensity. Negative affect included emotions such as anger, hurt, fear, shame, sadness, worthlessness, helplessness, and loneliness, while

positive affect included emotions such as calmness, safeness, courage, pride, happiness, worthiness, robustness, and acceptance.

Despite its variations, disempowerment had a direct influence on women's affect. Even childhood disempowerment contributed to aversive feelings of negative affect as an adult. For example, Donny's childhood abuse by her mother made her feel sad, worthless and lonely as an adult:

My mother didn't want any kids whatsoever, but I guess I am a mistake. I must be because then my mother even beat me with a vacuum hose, okay, locked me in the bedroom after school ... I reminisce that. It all came back to me lots and the more I got older, the more I thought of it ... I do a lot of crocheting, knitting, sewing, embroidery, you name it I do it, but I'd start to crochet and then it would get into my mind and then I'd keep thinking, and then I'd take pictures out, pictures my mother left in her apartment and of course I took them. I'm the only one. And, there's a whole bunch there, and it made me think of the past too ... I felt like I wasn't wanted, that especially my mother didn't want me and that's what I am thinking and thought. Sometimes it was a good feeling, but most of the time it was sad ... I felt that I was worth nothing. Nothing. I'm a low-life. I'm not good for anybody. To me, I'm, I'm nothing ... I was so depressed that I was ready for the hospital.

Margaret had countless experiences of social (i.e., abandonment, neglect, and verbal abuse) and physical (i.e., physical and sexual abuse) disempowerment, both

occasionally and consistently, for a long period of time from family members and male acquaintances. These experiences shattered her self-esteem: "I didn't have a good feeling of myself. It was like low self-esteem. I didn't, I felt, you know I didn't know how to defend against somebody who was controlling."

Bailey, Donny, Margaret, and Nicole's experiences of negative affect were so intense they led to attempted suicide. Consider Bailey's comment:

[My daughter] came to remember that she was raped by my second husband ... my daughter had cut all contacts with me. You know she called me and told me, I'm not a mother of her anymore, I'm dead ... I took my daughter into that marriage. We were fine before. If it wasn't because I have a second daughter, I wish I wouldn't have met this man. It wasn't right for him to take my daughter like that, abuse her. And I wasn't there to protect her ... I tried to kill myself. I found ways of hurting myself.

In response to her daughter blaming and abandoning her, Bailey felt guilty, isolated, and depressed. Thus, disempowerment experienced by another person can also lead to negative affect when that person reacts in a disempowering way.

Despite their many experiences of disempowerment and the intensity of their negative feelings, these women found a way to cope, specifically by escaping.

Escaping

In the present context, escaping refers to women's use of distraction as a way of coping with the unpleasant affect stemming from their disempowerment. For these women, the mode of escaping varied (drug use, shopping, gambling, satisfying partner or

doing jail time), as did its frequency (occasionally vs. consistently) and duration (adulthood or childhood and adulthood).

Take for example, Art, who felt socially disempowered by her husband because he would always "come home and sit on the computer" and thereby neglect her. This made her feel "out of place" and "unhappy" and she turned to gambling at the casino to distract herself from her home life. "To tell you the truth I felt very comfortable there and I should of felt that walking into my own home, but I didn't." Art used gambling at the casino as a distraction consistently for nearly four years:

When I walked into that place I didn't have to worry about anything because nobody knew me there and if I was with my mother, we just focused on what we were doing. We didn't have to talk about anything. It was company and I didn't have to worry about my problems.

Nicole, on the other hand, escaped by using "heroin and coke" and did so consistently for a long time. She was living common-law and had four children with a man she had known since childhood. She described her life with him as "rough." More specifically, "since the time we were fourteen he was abusive ... physically, mentally, verbally, everything man ... all the time ... this is the first year I've gone without being beaten up since a kid." Her partner's dominance led to her feeling "down." She thought to herself, "How did I get like this? ... How did I get here? What went wrong?" In order to cope with her unpleasant existence, Nicole "stayed high." When asked what getting high did for her, she replied, "I'd just block him out ... to hide from the beatings so it didn't hurt." Thus, Nicole used drugs as a temporary escape from her aversive existence.

Escaping “worked” because it reduced women’s negative affect, albeit only temporarily. For example, Amber stated, “I wasn’t a child like a normal child is ... I was a very different child ... my whole youth, my whole childhood, you know disaster. I lost it all.” As revealed earlier, Amber was abandoned, neglected and sexually abused as a child and this disastrous existence continued into her adult years “because remember, after I left my family, I was in an alcoholic relationship. Extremely abusive.” These disempowering experiences led to feelings of “anger, fear, regret that I’ve gotten into those relationships, that I was even born.” Amber escaped by doing jail time:

I wanted something for myself. I wanted to be happy. I wanted to be free. I didn’t want to live the life that I was living. I wanted to get away ... I wanted to get away from them, find a way out. Maybe jail ... I found a lot of comfort in jail. I use to go to church. I use to be with people that had the same problems as me and you know they wanted to listen or they wanted to talk about it. Everything was normal. That’s how I felt ... when I got arrested and got put in jail, I was thinking, “Wow, this is peaceful.” You know because I know what was happening in my house. “This is peaceful.” You’re locked up. Nobody yells at you. Yah you can think, you can do whatever you want. Well, I don’t look at it as you can do whatever you want; I mean you’re more free with yourself. Your mind, you have peace with your mind. You don’t have to worry about waking up and they’re slapping you around or you’re coming home and you got a bat waiting for you or a gun waiting for you. It was very, very severe. I felt good ... I felt more

comfort in jail. It's sad to hear but ... maybe because I didn't feel anybody was a part of my family there.

However, the calmness Amber felt in prison was short lived because:

They'd be waiting for me on my release day. Heading back to the same situation, following the same footsteps. "Oh we're sorry, sorry about this." So it would start all over again. You know I'd fall into the same trap.

Margaret's socially and physically disempowering experiences left her with guilt and low self-worth. In order to detour away from her "wild road," Margaret shopped:

It's an escape for my problems. I'm still running and hiding from my childhood. I'm running and hiding you know. It makes me look good or feel good because I don't have to think of all the things from my childhood. I don't have to think of my kids went without this or that ... It's an escape. It's a leisure time that I can think I'm happy ... it's, you went out, you got this, you got that. You go home and you could do whatever you wanted from it ... later on I don't have that happy feeling or any of that right.

"Hiding," "don't have to think," and "leisure time" suggest that shopping was "an escape." Margaret also felt worthy when she could provide for others. Like Amber, however, Margaret's positive affect was only temporary because afterwards she didn't "have that happy feeling" anymore.

Fraud

As shown in Table 6, the fraud perpetrated by these women varied in frequency, victim (the one wronged), mode, duration, and purpose. Thus, these women's fraud consisted of one incident of fraud (first time offenders) or repeated incidents of fraud (recidivists) that were perpetrated against an immediate (family member, friend, employer, or acquaintance) or distant victim (stranger or government) by means of welfare cheques (paid twice by deceitfully claiming a missing cheque), bad cheques (using cheques from accounts with no money, stolen cheques, or cheques made payable to oneself unbeknownst to the authorized signer who signed cheques in advance), fictitious accounts (setting up bank accounts for fictitious clients, depositing funds into the accounts and using the funds), fictitious letters (fabricating letters to obtain funding or to provide proof of payments), credit cards (using stolen cards or obtaining cards with another person's personal information to later use them), and/or bankcards (using cards unbeknownst to cardholder or cards from fictitious clients) over a short (less than five years) or long time (equal to or greater than five years) in order to facilitate drug use, shopping, gambling, satisfying partner or doing jail time.

For these women fraud was a quick, accessible and doable behaviour that facilitated their escape. Leenie illustrated this understanding of fraud when she was asked why she chose fraud as opposed to another crime:

To get money ... I took money from an employer ... what I did is I was an account person, a secretary. I like paid the bills once a month and that. He would sign cheques in advance and I would pay bills once a month and show him and everything and when he'd go out of town

he'd sign cheques in advance so I could pay the bills. So what I did is make some cheques payable out to me ... it was fast money, fast money, and I'm not the type to go out and be a prostitute. That's not me. I'm not into drugs. I am shy as it is when it comes to the bedroom let alone getting up and dancing. I could never do that and this was my quickest way I could think of to get money without degrading myself even more because I was already degraded ... no I couldn't see myself walking the streets or dancing or anything like that. Oh no.

Leenie's use of the term "fast money" shows that fraud was quick. Saying that "I was an account person" shows that fraud was accessible. "To get money without degrading myself" shows that fraud was doable, and "I could think of to get money" shows that Leenie knew that fraud would facilitate her escape.

For Leenie, escaping meant satisfying her partner "and to try to make him happy, I took money from my employer, which ended up being fraud over thirty some odd thousand dollars." Fraud was her idea and all her doing, "Because I got myself here on my own ... the more money I had, the happier he seemed, the better he treated me ... he complimented me ... and everything is going to be okay. You're making him happy so you're happy." Escaping, then, led to her happiness and worthiness. Again, however, this was purely distraction and her positive affect only temporary because "then he'd do it [physical abuse] to me and say, 'Oh I'll never do it again. I love you,' and I always believed him."

Table 6

Participants' Histories of Fraudulent Behaviour

Pseudonym	Frequency	Victim	Mode	Duration	Purpose
Amber	Recidivist	Family Members, Acquaintances, Strangers	Bad Cheques	15 years	Go to Jail
Art	First Time Offender	Employer	Fictitious Accounts	4 years	Gamble
Fleecy	Recidivist	Employer	Fictitious Accounts	12 years	Gamble
Leenie	Recidivist	Employer, Government	Bad Cheques, Fictitious Letters	8 years	Satisfy Partner
Bailey	First Time Offender	Employer	Bad Cheques	1 year	Shop
Donny	First Time Offender	Friends	Fictitious Letters	4 years	Gamble
Nicole	Recidivist	Strangers, Government	Welfare Cheques, Bad Cheques, Credit Cards	14 years	Drugs
Joan	Recidivist	Strangers	Credit Cards, Bad Cheques	5 years	Drugs
Margaret	Recidivist	Friends, Acquaintances	Credit Cards, Bankcards, Bad Cheques	12 years	Shop

Art committed one incident of fraud via fictitious accounts against her employer for approximately four years in order to facilitate her escape via gambling at the casino.

The sole purpose of Art's fraudulent behaviour was to "feed" the slot machines:

I don't even know if I knew it was fraud to be honest with you. I wanted to get money; because I worked at a bank it was easy access basically. I worked in the company. I knew our credit system ... I had set up fictitious names and opened up bank accounts for them and deposited funds into them ... I'd put a line of credit, get a bankcard, and use the money ... I didn't get caught for 3 years and 8 months ... I don't know if I really thought, "Okay this is fraud." To me it was money. It was a way I could go to the casino to feel better ... it was just a way for me to be able to feed that machine and feed what I needed ... that was my supply. That was my food. It fed me at night ... I didn't know what I would do. I didn't know how to react. I was afraid of my emotions and my feelings so I knew I had to do it. It was something I had to do, particularly the last year.

Escaping via gambling made Art feel of happy, accepted and worthy, but again these positive feelings were only temporary:

I got an excitement. I got a feeling like butterflies in my stomach. Before I'd go there I would have diarrhea. It was like nerves. I'd be in there and I just felt I was the most special person in the world there ... you got free drinks and you got free food and people seemed to cater to you there. It seemed a stranger cared about me more than anybody

else ... all I know is that I needed to get to the casino and that's all I cared about. I didn't care about anything else ... that was the only thing that made me feel better about myself ... I felt great going in, but then as soon as I came out it was like someone just popped the balloon and the depression came back ... when we were driving home it was a let down. I'd have to face all that shit again and I felt it. It was a feeling like I just failed the biggest test of my life, a real big crush every time that happened ... driving home in the car I got, got, the sadness kicked in and I just felt so down, right away.

Joan turned to fraud "because of the drugs. The underlying thought. It was always there. It was that." Joan funded her drug habit with repeated incidents of bad cheque and credit card fraud against strangers for approximately five years:

I would answer an article in the paper, call a number, "You have diamonds for sale?" and I would go and get them ... get into one of my rental cars and I'd go do the newspapers ... I would write a cheque and, "Here's my I.D., here's my driver's license, here's my credit card." That's why I answered to ads in the paper. I'd go to a person's home. It was private ... they were stolen cheques, stolen I.D., stolen credit cards ... like a lot of people might have been concerned about taking a cheque, but they seen a MasterCard or a Visa card and felt better about taking it. And I would clean up and look like a schoolteacher when I went ... just buying jewelry, gold and gems, because I could get rid of that easily ... the initial gigs were mine right, but I had to get rid of the

things. So then I would have to take somebody in and say, "Okay, look, I got this, how do I get rid of it?" Now then word got out ... it was just like a snowball effect ... it just grew and grew and grew and grew. And then like you know they had bought all these gold and gems from me, different people you know, and guns and stuff, now that was a whole different outlook of people, all different people. You know then there's the drug addicts, the players, the thieves where I got my shit from, my I.D. from ... you know it was just so easy.

After Joan got "rid of the things" she had money for drugs and was able to escape "insanity" via crack-cocaine. She described being high as:

It was my crutch ... it was my, what I leaned on. It was my escape. See when I did drugs, I couldn't feel. You could hit me in the head with a frying pan and you couldn't hurt me. Do you know what I mean? They couldn't hurt my soul anymore. It was just my way to deal, to turn off the feelings ... I've blocked my emotions for so long by covering them up with the drugs ... they just couldn't hurt me anymore. They could get at my brain all they wanted ... the drugs drove me right ... like the more drugs I did, the bigger people I met ... I was really cocky, you know, because I was hangin' out with the big boys. I had lots of money. I had everything going for me. I had a good job. I could do what I wanted ... whatever I needed, whatever I wanted, whatever I fancied ... I wanted the best of, better than anybody else, had more than ... it made me feel good.

Although Joan's habit led to positive affect, "they would get at my brain" and she "went back. I couldn't take it anymore." Once more, the effect from the drug was only temporary.

As one more example of the antecedents and consequences of these women's fraud, consider Fleecy. It was not until Fleecy's second marriage that she established "the lifestyle that I liked." She "liked the skiing and going away for the weekends up to the ski resort ... there was money to do it with because there was always two incomes of money." She was making "\$27,000" a year while her husband brought home "\$100,000 a year." When Fleecy's husband "took sick and could no longer work," he began neglecting her at a time when she too needed someone. "He was not there for me when I went through the change of life and I needed somebody. It was always him." This social disempowerment left her feeling "well lonely was the main thing. I had nobody to turn to." She was also angry for having to keep "footing all the bills." "Being accustomed to living a certain lifestyle," Fleecy "couldn't accept the point that this had all happened to us." Fleecy wanted "to live as how I'd always lived" and, as a result, "the first fraud occurred." "I did fraud and then the gambling with it ... poor me, poor me, let's go do something ... so of course it went to the gambling." Thus, her negative affect triggered her fraudulent behaviour that, in turn, facilitated her gambling.

The Process of Escaping an Aversive Existence

The following two women, Nicole and Donny, illustrate the overall process of escaping an aversive existence. In the following exchange, Nicole succinctly outlines the process:

Interviewer: So you told me a lot about your situations as a child and up to now basically, but I was wondering if you can tell me more about your feelings during these times, you know, like how you felt emotionally, socially, spiritually?

Nicole: I just felt bad, always down, I was always down.

Interviewer: Did you believe in anything?

Nicole: No. There was nothing to believe in. Everything was always down.

Interviewer: Do you want to elaborate on that?

Nicole: Like how?

Interviewer: Well I'm just trying to get at how this all affected you?

Nicole: Oh it made me a criminal. It made me come here. Everything I went through. This is hard staying in jail. It's not that easy.

Interviewer: So how did all of that get you here?

Nicole: Get me here?

Interviewer: Yah.

Nicole: Because abuse led to drug use, drug use led to having to steal and shoplift and fraud, whatever.

Interviewer: Why?

Nicole: Drugs to stay high.

Interviewer: Why?

Nicole: So I'd hide the beatings 'cause if I didn't get drugs, the abuse was bad. It's when you're high you're just not aware. Yah, you're

out of your own world then. You don't give a heck about anything,
but the drug.

Nicole described her fraudulent behaviour as part of a process. Specifically, her abuse made her feel bad and down and these feelings triggered the fraudulent behaviour that she used to buy the drugs that reduced her awareness of her abuse and her aversive existence. Indeed, Nicole had "to stay high" to cope with her aversive existence.

The overall process of escaping an aversive existence was also voiced by Donny. As a child, Donny was "placed in boarding homes." Her mother was "jealous" of Donny's relationship with her father and used to "beat" Donny. Donny's first husband was a "drunk and a dope addict" and violently abusive. One time "he beat me up so bad when I was pregnant of [first child], I landed in the hospital. He put a loaded gun to my head. He tore all my clothes off. I was black and blue. I just about lost [first child]." Donny married an alcoholic the second time around and his alcoholism led to their bankruptcy. She described her existence as, "That life. It was a horrible, horrible life ... 'cause I had a lot of bad luck ... husbands, abuse ... maybe it was my fault because of my husbands ... I felt that I was worth nothing."

These experiences left Donny feeling worthless to the point of blaming herself for her husbands' wrongdoings. Donny stated that she feels "stronger" now, but when asked if she felt strong during these times, she replied "no." One year prior to the termination of her second marriage she turned to "fraud for gambling" so as to distract herself from her "messed up life." Donny had the administrative experience as she "was a secretary and receptionist, all those, all that" to know that fabricating fictitious letters "would work" to get the money she needed to gamble:

I thought by fabricating these letters I could get the money that way. It would work ... now what I did is, I made up some letters ... and letters I mean, I took photocopies of letterheads and, say an insurance company, I told them I owed them so much and then they'd lend me the money. They'd give me a check ... my friends ... because I knew that they would believe me with the letters and they would definitely lend me the money.

Thus, the negative affect that Donny experienced as a result of her disempowerment drove her to commit fraud in order to facilitate her gambling. Gambling, in turn, "would make me feel good." Yet again, the positive affect she received from gambling was only temporary. While sitting at home, her past always had a way of coming "back to me ... I see myself crying going to the slots in [city] thinking of my past by myself in my car ... I'd get there, wipe my eyes and say, 'Okay. Today is the day I'm going to win' ... but I'd come back and it'd be the same thing again."

The Cycle of Women's Fraudulent Behaviour

All of the strategies that the women used to distract themselves from their aversive existence (i.e., drugs, gambling, shopping, satisfying partner, or doing jail time) provided short-lived relief. As a result, escaping their aversive existence required ongoing use of the distraction strategies, and these distractors required ongoing fraudulent behaviour. Consistent with this, these women referred to their fraud as a 'compulsion,' an 'addiction,' a 'circle,' a 'habit' and a 'carousel.' Consider Art:

I had to go to the casino so I had to get money to go there. I couldn't just sit there 'cause every time I hit that button I felt better. Every time

I gambled I felt better ... I think it was a compulsive thing with me ... I think it was a compulsive; it was a destructive behavior just doing those accounts. To open that account and not get caught almost made me feel good and I did it because I knew I needed that money to go ... I didn't have a choice at all because if I didn't do it then I wasn't going to feel better that day.

Fleecy described her fraudulent behaviour as an addiction:

Fraud got to be the game to the point of addiction. I got a \$1000 this time, maybe I'd like to go away for the weekend, maybe go to Vegas. Maybe take a junket to Vegas for 4 days. Maybe that's going to cost me \$1500. Let's defraud the company. So it's an addiction ... right or wrong, it doesn't seem to faze you when you're doing it ... how much I can get away with and that went to the gambling ... I didn't have the brains to pay anything off I owed. I just wanted to keep gambling and gambling.

Leenie described her use of fraud to satisfy her partner as "such a vicious circle and I didn't know enough to get out of it." Because fraud facilitated doing jail time, Amber said she "made it as a pattern, a habit. That's what I would call it. I made it into a habit."

Margaret, who committed fraud to fund her shopping spree, related her behaviour to a carousel:

It's like you get on a carousel and you're going around and around and around. And once you keep going, you can't get off. It's a complete circle ... it's, you went out, you got this, you got that ... It's like you

go out, like an alcoholic who can't wait for that one drink right, and if I buy one thing, I can't stop.

Although these women viewed their fraudulent behaviour as a compulsion, an addiction, a circle, a habit or a carousel, their fraud merely satisfied their real addiction, which was the escape from their aversive existence. Nicole was the only woman who, at first, appeared to challenge this observation:

I was just going and doing the stuff and then it gets to become like an addiction itself ... 'cause it's the thrill of getting away with it ... that you got away with it ... your adrenalin, you're in a store signing a credit card. As soon as you get out your adrenalin is going. It's just a rush. Sometimes it's better than doing the drugs.

On the surface it seems as though Nicole got a thrill out of committing fraud. When asked if it was the rush of getting away with it or the rush of knowing what she would get from it, she replied, "I don't know. I think it's because I got away with it." However, she went on to say, "When I shoplifted and got out of the store, it was just a rush 'cause every time I went in a store, I'd buy my kids stuff too. Christmas presents, whatever." This suggests that Nicole's real addiction was the "heroin and coke" that she used to "block out" her partner's abuse. Because the cost of her drug habit put her in financial peril, her fraud and shoplifting also allowed her to purchase gifts for her children that she would otherwise have been unable to afford.

Faith in Support

As used here, the expression 'Faith in support' refers to the belief, hope, and/or trust that someone is listening, believing, understanding, communicating, and/or helping.

Table 7 lists the participants' histories of faith in support in terms of when it was abolished, when it was restored and from whom it was restored.

Fleecy outlined this concept when she described her faith in her lawyer's support:

My lawyer said, "Let's put it this way, I've known you since the first fraud ... you can't be down on yourself. You're best to look at it this way; you've got a pie that's cut into eight pieces. You've been a good mother. You've been a good wife and a good grandmother. All your friends love you. In this one-eighth you've got a problem and you've got to fix it. You haven't killed anybody. You don't have to live the death of, of having killed somebody's husband or grandfather for the rest of your life. It's just this one eighth that we'll have to look into. We have to look after it. You have to look after it and work for the rest of your life on it." That's why he's such a good friend, very helpful. I have related that to a number of girls in here with alcohol, drugs. We have a girl upstairs who used alcohol that killed a man and left one paralyzed. And that's how he put it. That's how I've been able to accept a lot of this.

Fleecy had faith in her lawyer's support because he took the time to put everything into perspective for her. She received understanding and guidance from him, which, in turn, helped her to accept what she had done.

Donny received the same support from her counselor and, accordingly, she too had complete faith in her counselor's support:

Table 7

Participants' Histories of Faith in Support

Pseudonym	Abolition of faith in support	Restoration of faith in support	From whom faith in support was restored
Amber	N ² from friend	After committing last crime & before getting caught	Intimate partner
Art	N ² from husband	After getting caught	Doctor
Fleecy	N ² from husband	After getting caught	Lawyer
Leenie	A ² from family & friends	Before getting sentenced	Intimate partner's family
Bailey	A ² from family	After committing last fraud & before getting caught	Intimate partner
Donny	N ² from family & friends	After getting caught	Counselor
Nicole	N ¹ from family	No faith in support at time of interview	Not applicable
Joan	N ¹ from family	While incarcerated	Friend
Margaret	N ² from women's shelters	While incarcerated	Daughter

Note. N = neglect; A = abandonment; 1 = experienced in childhood; 2 = experienced in adulthood

She said to me, "You got to spill it out. You can't keep it inside forever." I said, "Well why not?" She said, "No you can't. You've got to spill it out." And I did. And I still got lots to tell her ... at least I had a big relief off my shoulders. After all these years I held that inside of me and now I know I can speak to her and I feel comfortable doing that because she understands my situation ... I believe. I believe in counselors. That's what they're there for. All of them that I had are so truthful and maybe some are not as good as the others, but they still counsel, but I feel that they seem to be so interesting, interested in me, like I don't know. They just attached to me for some reason and they know how to come about, you know, tell me about the situation and everything that I believe totally in them ... they encourage you.

Donny is a first time offender and the first time she opened up was with her counselor after she was charged for the fictitious letters. Prior to this, she had "a hard time trusting people" and kept everything to herself. She talked about her lack of faith in support:

It's not everybody I can confide in. It's not everybody I can trust. I have a hard time trusting people, very hard time ... sometimes you tell a little secret to someone and, "Oh no, it won't go any further Donny," with my friends, and the first thing you know, two or three people know it. How can I trust that person? ... I trust my cousin, but not enough to tell her about my abuse or tell her about my gambling ... I have another girl who calls me sis. I call her sister too once in a while, but she's not as trustworthy and she lies sometimes ... like cheating on

her husband and she has and I know ... but that's what I don't like because she's not trustworthy ... the doctor would often ask me, "Is there anything wrong Donny? It seems to me you sort of look kinda sad." "No doctor. It's just one of those days you know. I'm okay" ... there's no point in telling my doctor.

When Art was suffering with undiagnosed depression she "felt it was something to deal with on my own" because she "was brought up to just deal with the problem."

You don't burden anyone else and I never did. I dealt with all this stuff, all by myself all the way along ... I never went to my family. My family doctor retired. I wouldn't confide in the doctor 'cause I didn't want to have to go through telling somebody about what I did. I didn't want to have to bear it. I just thought, "Oh get over it. Why don't you just get over it?" ... I honestly wish I could've changed, but I couldn't stop what I was doing. One thing could've changed the whole chain of events, but it didn't.

When asked why she didn't talk to someone earlier, Donny explained, "I just didn't want to. I wanted to keep it to myself and it's worse ... and that's the problem." Art said, "If I would have been able to talk to one person or three or four it could have been \$20,000 instead of \$273,000." Thus, both Art and Donny suggested that they might not have committed fraud, or at least not as much, if they had faith in support.

Other findings suggested that fraudulent behaviour only occurred in the absence of faith in support. This is clearly illustrated in the following comment by Leenie:

I didn't have the options like to go and to talk to what I was going through before because I was too afraid ... I didn't have anybody to talk to. The main thing is talking to somebody about your feelings, your problems, before you take the next step, before you break the law or something like that. Because I know if I had somebody to talk to then that I have now, unfortunately that I had to learn it in here in jail, I wouldn't have, I know I wouldn't have done the things that I did if I had someone to talk to, if I had support, if I had my family. Because I know if I would have asked my parents to borrow money, they would have said yes in a split second, but because I lost contact over the years because I allowed myself for that to happen. *That's why I turned to fraud* ... I didn't believe in anything. I felt like I was put there just for him to do this to me because I have a child and that's what my life was going to be like, that no one else would want me.

"Because I was too afraid ... because I allowed myself for that to happen" implies that Leenie did not have faith in any support that may have been available. She "didn't believe in anything" and, instead, "turned to fraud."

Nicole was the only woman who had no faith in support at the time of the interview and, perhaps because of this, the only woman to admit that she may reoffend:

Interviewer: Do you think you'll re-offend?

Nicole: Yah.

Interviewer: What could stop you?

Nicole: Winning the lottery.

Interviewer: Can anyone help?

Nicole: I don't know.

Interviewer: Are they helping here?

Nicole: No.

...

Interviewer: What about the counseling here?

Nicole: Yah, there is none.

Interviewer: There's none?

Nicole: None that I know of.

More disheartening than Nicole's lack of faith in support is that she did not know that counseling was available because evidently no one told her.

Also consistent with the possibility that faith in support detracts from fraud is the fact that these women did not commit fraud when they had faith in support. Art's faith in support developed after she was charged and a psychiatrist diagnosed the depression that she had suffered from for nearly four years. Because of this discovery, her faith in support was established and she went to her doctor, whom she would not go to before, to obtain medication. In other words, because she had faith in support, she went and got help. As a result, she no longer has the need to gamble or commit fraud:

I felt better even prior to coming in because I had taken stuff. I'd gone and gotten help for myself. I'd gone to my doctor. I'd felt better about myself then and I actually said to my husband, "You know. it's nice to feel, to actually feel happy again and I don't need to go gambling. I don't need anything else. I don't even need to have money."

Believing that nobody is listening, believing, understanding, communicating, and/or helping is akin to feeling neglected. As a result, the absence of faith in support is, in effect, social disempowerment and, as such, it is likely to generate negative affect and diminish self-regard. Conversely, the presence of faith in support should generate positive affect and self-regard. The validity of this premise was demonstrated in a comment by Bailey:

That's one thing that I would like to do one day is become a, join the Salvation Army and go into counseling somewhere to, because there's a lot of girls out there that need help. Like my family gave me the strength to do this and heal myself. I would like to be able to heal other women too, which I never realized before. I didn't mean anything to society before. I would like to mean something to society. I would like to give it back. And with my family, at least they give me their love. With their love I can be strong. And my daughter, my little one is realizing that too. She is realizing how strong I am ... she told me, I thought I wasn't noticed by anybody, that she noticed me you know. So that'll give me the strength to, to help somebody else.

The restoration of Bailey's faith in support made her feel strong and accept herself. As she put it:

It puts my heart at ease with God. It gives me that courage to go on with life. He's forgiven my sins and he's going to watch my daughter now; watch nothing ever happens to them. And I know my mom is with him. And I know that someday I will see her again ... I found

peace ... I'm stronger ... and my daughter, my little one is realizing that too. She is realizing how strong I am. She told me she sent me a song, "The Wind Beneath My Wings."

According to Joan, her faith in her friend's support paved her path toward rehabilitation:

He's really, really sweet and he'd been like a huge, huge part of this incarceration. He's never let me; he's not letting me be alone. He's been a huge support to me and I'm choosing to rely on his support right now, lean on his strength and his friendship, get myself out of the drug scene and back in with normal people ... he's been so supportive to me. He's been a true friend ... he's been here for me. He makes sure that I have everything, if I need anything. He makes sure I have money for the canteen. When I'm sick, he'll take me to my doctor's appointments and stuff, you know, just anything I need. Not that I would take advantage, it's not like that. I'm just back in with the world that I knew so many years ago. We aren't kids anymore you know.

When asked if she felt dependent on others to help her, she replied:

Yah and that bothers me too. You know I want to be so in control. Right now I need to. I need other people. I'm very vulnerable you know. I'm not going to kid myself. I know I need help. So yah, I need to depend on people. [Does that help?] Now that I can admit it, yes it does because there was a time I wouldn't admit that I needed help with anything.

The restoration of these women's faith in support, then, gave them the courage to open up and ask for help with the destructive coping strategies that they had used to escape from their aversive existences. Moreover, by contributing to positive affect and self-regard, faith in support negated the need for escape and, thereby, fraud. Thus, faith in support appears to moderate the impact of disempowerment on fraud via its effect on affect. In effect, then, the process of escaping an aversive existence that underlies women's fraudulent behaviour only occurs in the absence of faith in support.

Both Amber and Bailey's experiences of disempowerment started when they were children and continued throughout their adulthood. However, Amber began perpetrating fraud at an earlier age than Bailey, and Amber continued to commit fraud repeatedly for 15 years whereas Bailey did so for only one year. These differences, which were initially perplexing, can be accounted for by faith in support. Specifically, Amber lost faith in support at an earlier age and it was not restored until fifteen years later. Bailey, in contrast, lost faith in support in recent times and it was restored one year later.

Amber lost faith in support when, at the age of nineteen, she confided in a friend who did not understand and turned what Amber said into office gossip. She then started committing fraud. Amber described this time in her life:

There was no God. There was no nothing. There was no parents. You don't have relatives. There's no one you can trust. Because when it's your own parents that give you birth, who else are you gonna believe in? ... you build someone's trust and you tell everything and the next thing everyone knows. Bad move, who do you trust? That's when I closed myself down. That's when I was nineteen; I closed myself down

... so I just kept quiet. I'd say, "Okay, you run away from one, you fall into another. Maybe that's what I, this is it, that's my life." *That's when I started committing fraud.*

Fifteen years later Amber's faith in support was restored and since then she has not committed a crime:

His tone of voice was very calm. He's not like you know strong and powerful or out to get me. He was very different ... I felt wow this guy really cares. If I was sad or anything, he'd hold my hand, he'd talk to me, "What's the matter baby?" He didn't feel, when I told him about my past, he didn't feel like "I'm a perfect man and you committed all these crimes. You're a criminal. Stay away from me. You're a bad person. You've been in and out of jail," nothing like that, nothing. He welcomed me; from the first day he welcomed me. Then I changed my attitude on life. I said, "You know what, I don't need to go anymore. *I don't need to commit fraud. I don't need go. I don't need to escape.*

Bailey, in contrast, had faith in her family and God's support until later in life, when her mother committed suicide and her family abandoned her. At that point she lost faith in everything and turned to fraud:

I lost faith in God and everything. I couldn't even say that God was going to punish me because I didn't even believe in God anymore ... How could he let my mother die like that? ... I lost my faith on everything. Not nice. Left to be with nothing is not an easy step to take you know ... I didn't have my mother, my daughter because my

daughter had cut all contacts with me. You know she called me and told me I'm not a mother of her anymore, I'm dead. Her mother died when my mother died and as a result of that also, I got into a big argument with my father and my sister and brother who again also told me that I might as well be dead to them too because they didn't want to have nothing to do with me. The only way that I can heal my pain is, "Oh okay, I'm going to go spend some money today" ... the money was running short and charged all over Visa cards to pay for all of this so that I could ease the pain of losing my mother and losing my daughter, my father, my brother, my sister. [So once the money started running out, that's when you started to?] *To take money some place else? Yes.*

One year later, Bailey's faith in support was restored. Her boyfriend proposed, which gave her faith that he would not abandon her like the rest of her family. Thus, "it was time to stop" her fraudulent behaviour:

It was time to stop. Especially since my boyfriend of eight years had proposed to me. And then I wasn't going to go into a marriage and cause problems then. So I left it so I would get caught before that. Get married after it's been solved ... and I thought he was going to leave me for sure when he found what had happened to me, I thought for sure he was going to walk away ... but he's there for me. He loves me. At least I have a chance with him to find a family ... when I sin against God, I was ready to go to hell I know that. Now I know I'm safe again because I believe in him. I believe that he wouldn't send all of this to me unless

he knew that I am strong enough to handle it ... I'm ready to go back and establish myself and look after my kids and try to find my oldest one. I'm going to be a grandmother. I'm going to be a mother to a bunch of boys and a wife to a man who loves me ... There's hope.

Comparing the accounts of Amber and Bailey revealed how faith in support affected the likelihood of fraud. During the analyses of the second set of interviews, however, Joan's account challenged the hypothesized moderating role of faith in support:

Like my parents are getting old eh, they never lost faith in me and my mother is just so hopeful ... she's never given up ever, for one minute never ... you know, twenty years ago she wasn't going nowhere. She never gave up on me then, never ... she doesn't make me feel bad about myself. She doesn't blame. No. She's just so hopeful.

It would appear, then, that Joan's mother provided faithful support which, at first, seemed to contradict the hypothesis. However, Joan went on to say:

She's a little naïve in that way. A lot of denial going on and that's how she deals with things and that's okay 'cause she has hope you know. She just wants everybody to be happy.

This implies that Joan did not believe her mother understood. Thus, although Joan had faithful support, she did not have faith in that support.

Margaret also challenged the hypothesized moderating role of faith in support when she stated:

A girl was in trouble in Penetang and needed money for her bail and I turned around and loaned her two thousand dollars. Now since I

switched jails she hasn't written me, she hasn't talked to me, nothing. So I'm still like, "Why did I believe her?" I'm in jail and I'm believing in people and I keep telling myself, "You can't do that. You can't believe in people," but I can't change that right. [You believe in people?] I believe in people. I would take anybody at their word, that everybody deserves, you know not everybody's going to be evil or insane just because somebody had done it to me and I continue being the giving nature. You know it's hard for me to say no to somebody ... I feel like I didn't give them a chance. I should have explained it right. I have no reason like to have to explain why I said no, but I had that guilt there. You know, she's not the one that hurt me so why should I say no to her.

Based on these comments, the moderating role of faith in support was challenged because Margaret perpetrated fraud despite the fact that she believed in people. However, later in the interview Margaret said:

I didn't know how to reach out to my family. I'd reach out for them, but I didn't know how to reach out to them. [How come?] I don't let very many people in. [How come?] I just never been that way. [Do you know why?] No, not really. It's like, I guess it's ashamed right. I don't really know you know. It's just like it's a closed door you know. Like even with my family, it took a lot for me to talk to my family. Now, my daughter's getting used to it. Like she says, she knows I don't hide

anything anymore because a lot of things she didn't know, she knows now. We talk openly about everything now.

Thus, Margaret believed that others would not hurt her, but she did not have faith in their support. Her faith in support was restored after her last offence.

All in all, comparing the accounts of Amber and Bailey uncovered the faith in support hypothesis. Joan refined the hypothesis because she had faithful support, but had no faith in it. Margaret further refined the hypothesis because she believed people, but not in their support.

In sum, these women's fraudulent behaviour involved a process of *Escaping an Aversive Existence*. In the absence of faith in support, women's experiences of *Disempowerment* led to feelings of negative *Affect*. *Fraud* was then triggered to facilitate their distraction coping strategy. Distraction from their aversive existence made them feel better, albeit only temporarily. As such, they became trapped in a cycle of fraudulent behaviour. Women's *Faith in Support*, however, contributed to positive affect and self-regard, which negated the need for distraction and, thereby, fraud.

Alternative Explanations for Women's Fraud

According to the literature, women's motives for fraud include financial need (Jackson, 1994; Pollack, 2000; Zeitz, 1981), particularly financial need associated with providing for their children (Atkinson, 1998; Pollack, 2000; Zeitz, 1981), maintaining their relationships with their partner (Zeitz, 1981), and abuse-related issues such as the need to finance a drug addiction (Jarvis & Parker, 1989; Zeitz, 1981), escape an abusive partner (Crossley & Guzman, 1992; Fugere et al., 1995) and cope with the aftereffects of

abuse (Comack, 1996; Zeitz, 1981). During their interviews, the women in the present study mentioned several of these motives.

Financial need. On the surface it appeared as though poverty motivated the fraud perpetrated by several of the women in the present study. For example, Fleecy stated:

The first fraud occurred after my husband lost his job of almost a \$100,000 a year. There were financial problems so I started to take a little bit here and a little bit there to help pay the bills. A \$100,000 was a big loss in income. At that time I was making \$27,000.

This quote suggests that Fleecy committed fraud to fulfill her financial needs. However, Fleecy went on to say:

There's no excuse for me committing fraud because of the change in the family. I didn't have to do this. I had an inheritance and what have you, but I couldn't accept the point that this had all happened to us, and I did fraud and then the gambling with it.

Nicole's fraud also appeared to be motivated by financial need as her and her partner turned to fraud because "welfare wasn't enough ... and it was getting really bad for me and my common-law and that, the kids. We had to pay for everything so we started doing this to make extra money." Nicole was the only participant with no employment history and the only woman who committed welfare fraud, which was minor compared to the extent of her credit card fraud. Nevertheless, it seemed as though Nicole committed fraud out of financial need. However, she went on to explain that her fraudulent behaviour came about because her "drug use led to having to steal and

shoplift and fraud." And, as noted earlier, Nicole used drugs to cope with her aversive existence.

Margaret appeared to be committing fraud to provide for her children:

I'd buy things for everybody but me. Like I'd become a super mom. My daughter has four children and she's never bought a crib. She's never bought a diaper. I've always done it. I've always got the money for her, and they never questioned how I got the money. ... Somebody will say they need something and I'll make sure they have it. ... It's just like I have to do it. Like I have to be there for them. ... To me, I'm being there for my daughter; I'm being there for my kids.

Limited to these comments, Margaret's fraudulent behaviour appears to have fulfilled financial need. However, Margaret's account of how providing for her children and grandchildren made her feel casts an alternative light on her behaviour:

Like, like their mom. Like I'm giving them so they don't have to go without. Like to me, I always think I've let them down. Like I wasn't a mom I should have been when they were little and I try to make up for it now as a grandma. ... I just, to me I wasn't, you know, I couldn't take it anymore and I was an unfit mother. ... I don't have to think of my kids went without this or that. ... I don't have to answer for anything or feel bad. I don't have to feel worthless or anything because I made you happy. ... It made me feel really good ... it's power. I don't have to answer for any of the bad things that happened to me in my life.

Thus, providing for her family allowed Margaret to feel worthy and escape from the negative feelings and self-regard associated with her own disempowerment.

Relational need. The present data also gave the impression that women's fraudulent behaviour may have fulfilled relational needs. In particular, Leenie said:

You know he worked at [place of employment] and it was always, "Oh you don't make enough money. You don't do this. You don't do that." And to try to make him happy, I took money from my employer, which ended up being fraud over thirty some odd thousand dollars ... and then, "Oh we can't afford to do this. We can't afford to do that." Like he paid the mortgage and the vehicle. I paid for all the utilities and groceries, but he still wanted more, "We can't do this. We can't do that." And that's when I committed the fraud ... that was my fault trying to keep him ... I figured I would never get caught and I could make him happy at the same time.

Thus, Leenie appeared to be committing fraud to sustain her relationship with her common-law partner. However, her elaboration suggested that her need for positive affect and self-regard played a more fundamental role:

When they cash my cheques at the bank I had money; I felt great. I couldn't wait to get home to give it to him because then he'd make me feel good. Because I only went and did it every time he made me feel bad. And when I went and did it, the more I did it, the more acceptance I got. Because when he put me down I would have no self-esteem, no

self-worth, nothing. And I got into a routine, the more I do it, the better I feel. It would just make me feel better.

Discussion

The present study was conducted to identify women's understandings of the factors contributing to their fraudulent behaviour, the reasons they chose fraud rather than another crime (e.g., sex trade work, theft, drug dealing), and what they believe would reduce the likelihood of their reoffending. Thus, the findings of this research speak to theoretical understandings of women and fraud, as well as the application of these understandings to methods of reducing recidivism.

Theoretical Understandings of Women and Fraud

In regard to the first purpose, the analyses of the data from nine women incarcerated in the Vanier Centre for Women suggested that women's fraudulent behaviour was part of a process of *escaping an aversive existence*. In this process, which occurred among women who lacked *faith in support*, *fraud* provided the means necessary for these women to distract themselves from the negative *affect* they experienced as a result of their *disempowerment*, be it through abuse, neglect, abandonment or undiagnosed depression. Because their coping strategy involved merely distraction (e.g., drug use, gambling, shopping), the positive affect they experienced was temporary and, as a result, the process of escaping contributed to a cycle of fraudulent behaviour.

One of these findings, namely the fact that the women had been disempowered by their experiences of childhood and adult abuse and/or neglect, has been observed in numerous studies of incarcerated women. Indeed, well over 50% of female offenders have experienced some form of abuse (e.g., Comack, 1993; Lake, 1993; McClellan, Farabee, & Crouch, 1997; Schmidt, Crimmins, Ryder, Brownstein, & Spunt, 1996; Shaw, 1994). Moreover, numerous studies have documented the link between these experiences

and subsequent criminal behaviour (e.g., Lake, 1993; Price & Sokoloff, 1995), some in ways that permit strong causal conclusions (e.g., Widom, 1989). One way this occurs is through drug use, which abuse survivors use to cope with the aftereffects of Posttraumatic Stress Disorder (PTSD) such as hyperarousal and depression (Heney & Kristiansen, 2003). Indeed, between one-third and one-half of female inmates have PTSD while incarcerated, a rate two to three times higher than women in general (Zlotnick, 1997; as cited in Heney & Kristiansen, 2003). Consistent with this, the women in the present study used drugs and other strategies as ways of coping with negative affect, and they used fraud as a way of gaining access to these coping strategies.

According to earlier research, women commit fraud to provide for their children (Atkinson, 1998; Pollack, 2000; Zeitz, 1981), to sustain relationships with their partner (Zeitz, 1981), to supplement insufficient finances (Jackson, 1994; Pollack, 2000; Zeitz, 1981), to finance drug addictions (Jarvis & Parker, 1989; Zeitz, 1981), to escape an abusive partner (Crossley & Guzman, 1992; Fugere et al., 1995), and to cope with experiences of abuse (Comack, 1996; Zeitz, 1981). Taken together, these findings suggest that the underlying motive for women's fraud is need fulfillment, be it a financial need (Jackson, 1994; Pollack, 2000; Zeitz, 1981), a relational need (Atkinson, 1998; Pollack, 2000; Zeitz, 1981), or a more personal, emotional and typically abuse-related need (Comack, 1996; Crossley & Guzman, 1992; Fugere et al., 1995; Jarvis & Parker, 1989; Zeitz, 1981). The present findings, however, are consistent with some of these accounts, but not others.

Consistent with the qualitative findings reported by Zietz (1981) and Comack (1996), which suggested that fraud might be a way of coping with the psychological

aftereffects of abuse, the nine women in the current study used fraud to facilitate the strategy that they used to cope with the negative affect and self-regard stemming from their disempowerment, be it from childhood and/or adult neglect and abuse. Interestingly, one woman also engaged in fraud to facilitate the gambling that she used to cope with the negative affect stemming from her biological disempowerment, suggesting that fraud may be perpetrated by women who have not been neglected or abused. Because this woman was also disempowered by her partner's neglect, however, this suggestion remains purely speculative.

On the surface, the present findings also appeared to be congruent with earlier research in that they seemed to suggest that some women's fraud was motivated by their financial or relational needs. Nicole, for example, was financially insecure and Leenie used the money she obtained to satisfy her partner. Rather than being motivated by financial or relational needs, however, a deeper analysis suggested that these women were motivated by their need to escape their aversive existence. Indeed, a deeper analysis also suggests that the fraud that previous researchers have attributed to women's financial or relational needs may actually have been a result of women's need to escape an aversive existence. Jackson (1994), for example, concluded that the motive for both women's and men's fraudulent behaviour was personal greed, even though all four women cited economic pressures as the reason for their behaviour. Jackson's understanding was due, in part, to the fact that all of his participants had "a compulsion to live large, to enjoy life beyond their means and live extravagantly" (Jackson, 1994, p. 35) and because each of the participants replied, "No" when asked, "If you were able to earn the amount of money acquired through fraud in a legal and more conventional manner,

would you get out of the business?" Jackson's account, however, is inconsistent with other aspects of his data. Consider the following quote from a male participant in Jackson's study:

I conduct business when I am broke and when my pockets are full. It is not so much the money as it is the feeling of satisfaction. Each time I beat the system I let them know I'm here.

Fraud Master 8-RD (Jackson, 1994, p. 48)

This quote suggests that the positive affect derived from being visible, rather than greed or financial need, may well have motivated some of these participants' behaviour. To the extent that being 'invisible' is a form of social disempowerment, then, Jackson's findings may be consistent with those observed here.

Based on her interviews with federally incarcerated women, Pollack (2000) concluded that their criminal behaviour, including fraudulent behaviour, was "often an attempt to *avoid* dependency and to provide for various family members who are in fact *dependent upon them*" (p. 75). Because these women repeatedly spoke of "financial gain" and committing crime "because of money," Pollack believed that their criminal behaviour was primarily motivated by financial need. However, for most of the women, "having their own money gave them a feeling of security and well-being, knowing that they could provide for themselves ... feelings of independence and self-sufficiency ... it gave them freedom ... their social worth also increased" (Pollack, 2000, pp. 78-79). As one woman put it, "With acceptance came respect, came people liking me more. You're more socially accepted kind of thing ... I felt I was happy. I felt good." Rather than being motivated by a relational need, as implied in the first quote, or a financial need, as understood by the

author, a need for positive affect (e.g., acceptance, happiness) may have motivated the fraud and other criminal activities perpetrated by the women in Pollack's study. Given that much of the context and meaning of the women's behaviour was not considered, the findings of Pollack's study, and those of other research, remain elusive. Indeed, similar financial and relational needs appeared to underlie the behaviour of the women in the present study. These needs, however, comprised a superficial veneer below which women's need for positive affect lay.

Perhaps the most notable difference between the current and previous findings concerns the concept of *faith in support*, a concept that played a central role in the emergent theory in that it moderated whether or not women endeavoured to escape their aversive existence and, hence, their fraudulent behaviour. That these women lacked faith in support is not surprising given their extensive histories of disempowerment. Janoff-Bulman (1992), for example, has documented the negative effect of trauma on people's core assumptive beliefs, particularly their belief that the world is benevolent, the self is worthy and the world is meaningful. As she put it, "Our core assumptions are positively biased overgeneralizations that provide us with the means for trusting ourselves and our environment" (Janoff-Bulman, 1992, p. 25).

Miller and Stiver (1997), however, explain why faith in support is so central to people's lives and, hence, to the behaviour of the women in the present study:

The methods people develop to stay out of relationship are strategies of survival—people use them in the hope of warding off further wounding or violation. These strategies, then, begin as the form through which psychological problems are expressed. In fact, they now will *become*

the main problem. As soon as people create strategies for staying out of relationships, they are contributing to disconnections—even as they yearn for connection. But it is essential to keep in mind that these strategies originally emerge out of a person's desperate efforts to find some way to make or preserve connection ... staying out of connection leaves people suffering in many ways, disempowered, and out of touch with themselves and with others.

Miller and Stiver (1997, pp. 105, 117)

Finally, it is important to note that the present findings are clearly inconsistent with the literature in at least three ways. One concerns women's willingness to accept responsibility for their behaviour. Atkinson (1998) reported that female offenders rationalized criminal acts more than their male counterparts and nonoffenders. Similarly, with the exception of the honest women who violated trust in Zeitz's (1981) study, the women who intended to steal or defraud and the women with previous drug-related offenses did not accept responsibility for their crimes. In contrast, each of the nine women in the current study accepted full responsibility for her fraudulent acts.⁶ Based on this finding, these women appear similar to Zeitz's honest women. However, they are more comparable with the women from Zeitz's latter two groups, as they were motivated to commit fraud to satisfy their own needs as oppose to others' needs. One explanation for why these women accepted responsibility is that their restored faith in support resulted in positive affect and self-cognition, which enabled them to reassess their

⁶ Some researchers have argued that, "theorizing women's behavior solely in terms of victimization refuses to allow women drug users' personal responsibility and autonomy" (Denton, 2001, p. 164). The fallacy of this argument is apparent from the fact that, in the present study, the women acknowledged both their victimization and their personal responsibility and autonomy in regard to their criminal behaviour.

behaviour, accept it as wrong, and acknowledge healthier alternatives. Consistent with this explanation, Nicole, who lacked faith in support and exhibited negative affect and self-cognition in the interview, accepted responsibility for committing crime, but did not acknowledge alternative healthier choices and admitted to the possibility of reoffending.

Another inconsistency concerns the types of fraud perpetrated by women.

According to the literature (e.g., DeKeseredy, 2000), women tend to commit welfare rather than corporate fraud. In the present study, however, only Nicole committed welfare fraud, and this fraud was minor compared to the extent of her credit card fraud. Further, rather than perpetrating fraud against the state, most of the women committed fraud against their employers (i.e., Art, Fleecy, Leenie, and Bailey), family members and friends (i.e., Amber, Donny, and Margaret) and strangers (i.e., Amber, Nicole, and Joan). In addition, when these women spoke about other women on the unit who committed fraud, not once did they mention welfare fraud. Consistent with this, the correctional officers were unable to identify any women in the institution who were incarcerated for welfare fraud. Moreover, the women in the present sample looked down on people on welfare. For example, Leenie stated, "I'm not the type that goes on welfare. I've never done that." Similarly, Art said, "I feel being on welfare, it's not participating and, to me, is just being lazy. I worked at the bank and I saw people like that." These data suggest that welfare fraud is uncommon among incarcerated women, or at least among those incarcerated in Ontario's provincial institutions. More generally, these findings suggest that the nature of women's fraudulent behaviour may merit reconsideration.

The final discrepancy concerns the legal definition of fraud and women's understandings of fraud. According to the Criminal Code of Canada (Rodrigues, 2000),

fraud is stealing from a person or the public by falsehood and deceit. Writing about truth and truthfulness, Williams (2002) described what a person does when they violate another person's trust:

I lead the hearer to rely on what I say, when she has good reason to do so, and in abusing this I abuse the relationship which is based on it. Even if it is for good reasons of concern for her, I do not give her a chance, in this particular respect, to form her own reactions to the facts (as I suppose them to be), something that I would give her if I spoke sincerely, but give her instead a picture of the world which is a product of my will. Replacing the world in its impact on her by my will, I put her, to that extent, in my power and so take away or limit her freedom.

Williams (2002, p. 118)

The language used by Williams' (2002) draws our attention to the paradox embodied by the women in the present study: the women in this study chose to commit fraud, and thereby breach trust, at the time when they had no trust in the support of other people because their trust had been violated through their experiences of disempowerment. These women could, therefore, be both the 'I' and the 'she' in the above quote from Williams. Given this, it seems that the violation of trust involved in fraud is much broader than acknowledged by the Criminal Code. This broader understanding of fraud may be important because not trusting these women because of their crime of choice may reinforce their belief that they cannot trust in support. Moreover, because not trusting them constitutes a form of social disempowerment, not trusting them because of their crime of choice may do little other than increase the

likelihood of subsequent fraudulent behaviour. Understanding what fraud means to these women, from their perspective, then, is important. And this requires moving beyond the legal definition of fraud as a breach of trust because these women did not set out to breach trust. Rather, their intentions were to do something that would distract them from the truth of their lives, from their unpleasant existence, and fraud was a means to this end. Compared to other ways of getting money, such as sex trade work or drug dealing, fraud was quick, accessible, doable, and would knowingly facilitate their escape.

Reducing Women's Fraudulent Behaviour

Another goal of the present study was to develop recommendations for treatments designed to deter incarcerated women from committing fraud in the future. The present findings suggest a number of ways of doing so, including working to restore their faith in support, helping them develop new ways of coping and reducing their exposure to disempowering experiences.

Restore faith in support. Because women's efforts to escape their aversive existence, and hence fraud, only occurred in the absence of faith in support, restoring women's faith in support appears central to any efforts to deter fraud. According to Miller and Stiver (1997, p. 117), "people can learn to create more authentic connections with others and thereby with their own experience. There are many paths to more authentic connection. Therapy is one." Thus, therapy guided by Miller and Stiver's (1997) relational model might be undertaken to restore the faith in support of women incarcerated for fraud.

As noted earlier, trauma shatters people's fundamental assumptions, including their belief in the benevolence of other people (Janoff-Bulman, 1992). Thus incarcerated

women might benefit from cognitive counseling designed to reconstruct their basic assumptions about people (for more information, see Janoff-Bulman, 1992, and McCann & Pearlman, 1990). As Janoff-Bulman explained:

They entail reevaluations and appraisals of the traumatic event that maximize the possibility of perceiving benevolence in the world, meaning, and self-worth—the very assumptions that were so seriously challenged by the victimization. Within the context of the victimization itself, survivors create and discover evidence of a benevolent world, a world in which events are meaningful and make sense, and in which they can view themselves with pride and feelings of self-worth.

Janoff-Bulman (1992, p. 117)

Because women are typically incarcerated in provincial prisons for well under two years, in-depth abuse-focused counseling may actually be detrimental to women's well-being unless it can be continued following women's release. This reality, coupled with the likelihood that it is the women who lack faith in support who are least likely to ask for help and/or attend counseling, suggests that it may be necessary to start the restoration process by having staff, including corrections officers, provide faithful support within the context of their ongoing, daily interactions with women. For example, correctional staff might let each woman know that they want to listen to and understand her point of view (for more information, see Heney & Kristiansen, 2003).

Develop new coping strategies. The women in this study used drugs, gambling, and shopping, for example, as ways of distracting themselves or escaping from the negative affect associated with their disempowerment and aversive existence. In the

literature, such coping has been referred to as emotion-focused coping (Lazarus & Folkman, 1984) and experiential avoidance (Hayes, Wilson, Gifford, Follette, & Strosahl, 1996). Emotion-focused coping involves "cognitive and behavioral efforts to reduce the distress produced by a stressful situation" (Brehm, Kassin, & Fein, 1999, p. 519). Similarly, "experiential avoidance is the phenomenon that occurs when a person is unwilling to remain in contact with particular private experiences (e.g., bodily sensations, emotions, thoughts, memories, behavioral predispositions) and takes steps to alter the form or frequency of these events and the contexts that occasion them" (Hayes et al., 1996, p. 1154). Although this style of coping is effective in uncontrollable situations (Brehm et al., 1999), it is problematic when it is "costly, useless, or life distorting" (Hayes et al., 1996, p. 1157).

Because the women committed fraud so as to facilitate their use of these coping strategies, one way of reducing the likelihood of reoffending involves reducing women's reliance on these strategies. One way of doing so is by increasing women's repertoire of positive coping strategies because "the more positive, constructive strategies a woman has to choose from, the more likely she is to move away from using negative, destructive strategies" (Heney & Kristiansen, 2003, p. 158). Thus, teaching women a range of positive strategies (e.g., talking, journal writing, meditation, listening to music, exercising, etc.) may be useful. Teaching women how to shut their feelings down (e.g., via visualizations) may also be useful (Heney & Kristiansen, 2003). Such teaching could be conducted within the context of individual counseling and/or group programming explicitly designed to teach women how to cope. In addition, it could be conducted by corrections officers in the course of their day-to-day work with women (see Heney &

Kristiansen, 2003). Bringing outside support resources into the prison, such as friends, family, or sponsors, and ensuring that these support persons act in ways that facilitate women's trust (i.e., by offering encouragement, support, reassurance, advice [Clark, 1993], and mutuality [Miller & Stiver, 1997]), might also be a useful way of increasing women's faith in support following release.

In addition, women would likely benefit from access to counseling or programming designed to explicitly address their favoured coping strategies. Consistent with this, the women in this study described the current restricted programming as grossly inadequate and cited a need for regular, ongoing access to programs designed to address addictions and gambling (see Appendix B for more information about participants' recommendations).

Reduce disempowerment. Given the fundamental contribution of disempowerment to women's fraud, the present findings suggest that effort should be directed to helping women reduce their exposure to disempowering situations and people. Indeed, helping women change their current life situations may be a particularly practical strategy because it does not require focusing on the past or negative emotions that might be overwhelming for a woman. To this end, women might be provided with counseling designed to help them disentangle themselves from abusive partners, friends and family. Such efforts should also include helping women connect with resources external to the prison, such as shelters and support groups. At the very least, programming should be made available to teach women how to identify disempowering situations and people and to make them aware of relevant external resources.

Finally, women's feelings of disempowerment within the prison itself merit attention. As noted by Heney and Kristiansen (2003), corrections staff can facilitate women's sense of power and control on a daily basis in a number of ways. They can, for example, offer women choices whenever possible. They can also respect women's wishes when these wishes do not conflict with the interests of security.

Suggestions For Future Research

Compared to Canadian women in general, a female offender is more often a single parent supporting several children (Almey, 2000; Shaw, 1994), is undereducated (Besserer & Bunge, 2000), unemployed (Besserer & Bunge, 2000), likely to be addicted to alcohol or drugs (Boritch, 1997), has a history of neglect, physical, or sexual abuse (Bagley, 1991; Comack, 1993; Shaw, 1994), and is more likely Aboriginal (Besserer & Bunge, 2000) or Black (Commission on Systemic Racism in the Ontario Criminal Justice System, 1995). Consistent with this portrayal of the 'typical' female offender, the nine women in the current study had experienced childhood and adult abuse and were mothers. Unlike the 'typical' female offender, however, most had more than a grade ten education and a history of employment, they were married, older, and did not have a history of substance abuse, and none of them were Aboriginal or Black. To the extent that women who perpetrate fraud share the characteristics of the 'typical' female offender, then, the present findings may not generalize to other women incarcerated for fraud. However, the fact that the current model of escaping an aversive existence emerged from and applied to all nine of the women in this study, including those with less education, those who abused drugs and the one participant without an employment history, the generality of these findings may not be problematic.

Of more concern is the possibility that the nine participants differed systematically from women who could have participated, because they perpetrated fraud, but chose not to volunteer. Relative to nonvolunteers, for example, this sample of women may have been more likely to accept responsibility for their crime and had more faith in support. Thus, future research might endeavour to systematically assess the generality of these findings. Indeed, future research might assess the extent to which the current model of women and fraud applies to women in conflict with the law more generally, particularly given that some of the women in the present study also committed other offenses, such as theft and robbery.

Within the emergent model itself, the concept of faith in support requires clearer specification and its antecedents and consequences need additional examination. Such research might, for example, compare women in similar situations who have versus have not turned to crime to determine if the observed moderating role of faith in support is reliable.

Future research, perhaps within the context of assessing the generality of the current findings to women in conflict with the law, might also use quantitative methods to test the model that emerged from these qualitative data. Such research might also test the applicability of the model to men who perpetrate fraud and/or men in conflict with the law more generally.

Ideally, more research will be conducted before any of the suggested treatment strategies are implemented. If and when they are implemented, however, it is recommended that their efficacy be evaluated on an ongoing basis so as to ensure that women receive the best possible care. Analyses of the costs of implementing these

recommendations relative to any long-term savings might also be undertaken as a way of advocating for improved treatment resources for women in conflict with the law.

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Appendix A: Research Materials

Interview Face Sheet

Participant No: ____

Name: Chosen Pseudonym:

Age:

Country of Origin/Ethnicity:

Relationship Status:

Family Status:

Childhood Family:

Education:

Employment History:

Abuse History:

Type of current fraud:	Welfare fraud	___
	Corporate fraud	___
	Cheque forgery	___
	Credit card fraud	___
	Other	___

Previous convictions: Number:

Offenses:

Wants a summary of findings: Yes No

Willing to provide feedback on my interpretations of the data: Yes No

Interview

Date:

Location:

Duration:

Any notable features or comments:

Interview Guide

Participant No.: ____

A. Explain the study's purpose and go through consent form.

B. Background

"I'd like to begin by asking you some straight forward questions about your background."

- Date and place of birth
- Ethnicity
- Childhood family (who raised, siblings, parents' education and income)
- Relationship status (i.e., single, married, divorced, etc.; children)
- Education history
- Employment history

C. Criminal History

Most recent fraud

"Now would you mind telling me a bit about your most recent conviction, the one that brought you here?"

- Who (others involved?) did what (welfare, corporate, etc.), to whom (the victim), when and how?
- What was your life like at this time?
- How were you feeling around this time - emotionally, physically, spiritually?
- What factors contributed to you doing this?
 - the situation you were in (i.e., employment status, drugs, living arrangement, etc.)?
 - the people you were with?
 - your childhood background?
 - Something about you or your personality?
- Why did you choose fraud as opposed to some other property offense (i.e., breaking and entering, shoplifting, etc.)?
- How do you feel about having done this (in terms of self and victims)? Why?
- If you could go back in time, would you do the crime again?
 - If "No:" Why not? How could you have prevented it?
 - If "Yes:" Why?

Other fraud

"Have you ever been convicted of fraud before this recent offense?"

- If yes, go through above questions.

Other convictions.

"Have you ever been convicted of any other crimes?"

- If yes, go through above questions.

D. Reoffending

"Now that I know a bit about your convictions, I'd like to know what you think might help you avoid committing fraud or any other offense in the future."

Previous Incarceration(s)

"I'll start by asking you about any counseling or programs you attended during your previous incarceration(s)."

Counseling: "When you were in prison in the past, did you ever get any counseling to help you avoid reoffending?"

- What did it consist of?
- What were the good points of this counseling?
- What were the weak points?
- Did anything about it help you stay out of conflict with the law?
- Given that you did ultimately commit another offense, what do you think was missing from this counseling?

Programs: "When you were in prison in the past, did you ever attend any programs designed to help you avoid reoffending?"

- What did it consist of?
- What were the good points of this program?
- What were the weak points?
- Did anything about it help you stay out of conflict with the law?
- Given that you did ultimately commit another offense, what do you think was missing from this program?

Current Incarceration

Counseling: "During this stay in prison, have you been given any counseling to help you avoid reoffending in the future?"

- What did it consist of?
- What were the good points of this counseling?
- What were the weak points?
- Do you think it will help? How so or why not?

Programs: "During this stay in prison, have you attended any programs designed to help you avoid reoffending?"

- What did it consist of?
- What were the good points?
- What were the weak points?
- Do you think it will help? How so or why not?

Advice for Corrections: "If you had one piece of advice for how corrections could help women stop committing fraud, what would it be?"

Self: Is there anything you could do for yourself to help you avoid reoffending?

Advice for Other Women: "If you had one piece of advice for other women who have committed fraud, what would it be?"

Other People: Is there anything that the other people in your life could do to help you avoid reoffending?

Society: Is there anything that society could do to help you avoid reoffending?

E. Life History

"Now that I know a bit about your convictions and what you think might help you avoid committing fraud or any other offense in the future, I was wondering if you could tell me a about some of your life experiences."

Childhood History

"Could tell me about your childhood?"

- Where did you grow up?
- Who were you raised with (i.e., parents, siblings, foster homes, etc.)?
- What it was like growing up for you (i.e., pleasant, unpleasant, etc.)?
- Can you explain why it was like that?
 - Ask for examples to help illustrate any feelings that are raised (e.g., It was unpleasant because we were poor.)
- Is there anything else you would like to share about your childhood?
- Do you think anything from your childhood contributed to you committing fraud or other offenses?

"Lots of incarcerated women have had experiences of abuse at some point in their lives. Did you experience any abuse as a child, such as hitting or beating, or have any unwanted sexual experiences?"

- Who (no. of perpetrators, relationship to participant)?
- Did what (type of abuse, frequency, duration, force or violence, other aspects)?
- When (participant's age at onset and offset)?

- How did this affect you when you were a child? (emotionally, physically, spiritually)
- Has it had any effect on your adult life? Why/ Why not?
- Do you think it contributed in any way to your fraudulent and/or other offenses? Why/ Why not?
- Did you ever talk to anyone about your abuse before?
 - To whom?
 - Outcome (help/hurt)?

Adult History

“Now I am wondering if you could tell me about your adulthood?”

- How old were you when you left home?
- Why did you decide to leave at that time?
- What did you do at that time?
 - Where did you go?
 - Who did you associate with (friends, relationships, etc)?
 - Income?
- What was your life was like at that time (i.e., pleasant, unpleasant, etc.)?
- What happened next in your life? What was your life like during this time? Why was it like that? (Continue this until the participant has nothing else to say).
- Did you ever experience any abuse as an adult, like being beaten by a partner or raped?
 - Who (no. of perpetrators, relationship to participant)?
 - Did what (type of abuse, frequency, duration, force or violence, other aspects)?
 - When (participant's age at onset and offset)?
 - How did this affect you? (emotionally, physically, spiritually)
 - Does it have any effect on your life now? Why/ Why not?
 - Do you think it contributed in any way to your fraudulent and/or other offenses? Why/ Why not?
 - Did you ever talk to anyone about your abuse before?
 - To whom?
 - Outcome (help/hurt)?
- Is there anything else you would like to tell me about your adulthood?
- Do you think any of these experiences have contributed to you committing fraud or other offenses?

F. Conclusion

- Is there anything else you would like to talk about? Anything you think I should know?
- Do you have any questions about the interview or anything else?

G. Go through debriefing

- Go through debriefing form.
- Ask the participant for their chosen pseudonym.
- Ask the participant if she would be willing to provide feedback on the extent to which my interpretation of the data applies to them.
- Ask the participant if she would like a summary of the findings once the research is finished.

Revised Interview Guide

Participant No.: ____

A. Consent Form

B. Background

- How old are you?
- Where were you born/cultural background?
- Are you single or in a relationship?
- Do you have children?
- How far did you go in school?
- Did you work after school? Where?

C. Criminal History

- What are you in for now?
- Is this your first offense?
- Have you been in prison before?
- Go through criminal history briefly: when did it start, how many times she's been charged, for what offenses, how many times she's gone to prison, etc.

Offense Details

- Did what? To Whom? Were others involved? When did it start? For how long?
- What was going on in your life at this time?
- How were you feeling at this time? Why? Causes of these feelings?
- What factors contributed to you doing this? Why? What was different for you as compared to other women in similar situations who don't commit fraud? Why?
- Did you choose to commit fraud or did you feel that you had no choice? Why? What were you thinking when you first decided to commit fraud? Why?
- Why did you make the choice to commit fraud? Were there other options? Why?
- Why did you choose fraud as opposed to some other offense?
- Why fraud? What did it do for you? Why did you need this? How did you feel when you did it? Was it the same each time? How come you kept doing it?
- How do you feel now about having done it? Why? Did you think about the hurt you may cause at the time? Why? Did you feel entitled? Why?
- If you could go back in time, would you do the fraud again? Why? What would you do differently? Why can you say this now? What is different now? Why?
- If you could go back and make any changes in your life so that you would not have ended up committing fraud, what would they be? Why?
- Is there any chance that you may re-offend? Why? What's different now? What happened to make you decide that now? How do you feel now? What are things that could happen that would change this decision? Why?
- Did you ever talk to anyone about this? Would it have helped? Why? How?

D. Life History

Childhood

- Where did you grow up? Who were you raised with? What were they like?
- What was it like growing up for you? Why?
- Were you ever abused as a child (physically, sexually, verbally, emotionally)?
- Who? When? For how long? How often? Force or violence?
- How did this affect you as a child/feelings (emotional, physical, social, spiritual)?
- Has it had any effect on your adult life? Why?
- Did you ever talk to anyone about your abuse before? To who? Did it help/hurt?
- Is there anything else you would like to share about your childhood?
- Did anything from your childhood contribute to you committing fraud? Why?

Adulthood

- How old were you when you left home and why did you decide to leave then?
- What did you do at that time? What was your life like at that time? Why?
- What happened next in your life? What was your life like during this time? ...
- Were you ever abused as an adult?
- Who? Did what? When? For how long? How often? Force or violence?
- How did this affect you/feelings (emotionally, physically, socially, spiritually)?
- Does it have any effect on your life now? Why?
- Did you ever talk to anyone about your abuse before? To who? Did it help/hurt?
- Is there anything else you would like to tell me about your adulthood?
- Did any of these experiences contribute to you committing fraud? Why?

E. Minimizing the Likelihood of Reoffending (What? How? Why?)

Previous Support

- Before coming here, did you ever get any counseling/programs?
- What did it/they consist of?
- What were the good points & weak points?
- Did anything about it help you?
- Given that you are here now, what do you think was missing?

Current Support

- Are you receiving any counseling/programs while at Vanier?
- What did it/they consist of?
- What were the good points & weak points of this counseling?
- Do you think it will help? How so or why not?
- What will you do once you leave here? Why?

Advice

- *Corrections:* Your advice for them to help you avoid committing fraud?
- *Self:* Your advice for yourself to avoid committing fraud?
- *Other People:* Your advice for other people (family/friends) to help you?
- *Society:* Your advice for society to help you avoid committing fraud?
- *Other Women:* Your advice to help other women avoid committing fraud?

F. Conclusion

- Anything else you would like to talk about? Anything you think I should know?
- Do you have any questions about the interview or anything else?
- Turn off tape recorder.

G. Debriefing

- Pseudonym?
- Willing to provide feedback regarding findings?
- Wanting summary of findings (get address)?
- Willing to clarify anything if need be?
- Go through debriefing form.

Post-Interview Comment Form

Participant No.: ____

Feeling/Mood/Tone of the overall interview:

Participant's reactions (emotions, body language, etc.):

My emotional reactions to the participant:

My emotional reactions to what the participant said:

Strong points of the interview:

Weak points of the interview:

Other notable features or comments:

Appendix B: Participants' Recommendations

Participants' Recommendations for Avoiding Fraudulent Behaviour

The nine women were asked for their advice on how to help women avoid re-committing fraud in the future. By reflecting on what they themselves need, they provided advice for corrections, for society, and for other women who commit fraud.

Advice for Corrections

Programming. Most of the women emphasized the need for longer, ongoing weekly programs:

[Amber] Well unfortunately, the programs that they have here are only one-hour programs that you're not allowed to take a second time around ... people need to build a relationship. When they see you more and more every week, they become more comfortable. They let it out more ... they need better programs. Like I said, programs should be run once a week on a regular basis ... my advice to corrections is first, put in a better program. It's not about food and timing and wake up and sleep time and programs or yard. They need better programs. They have the system and they have the women who want to do it. I see a lot of women in counseling and they say, "I want to come down every week and do classes, not a one-hour." Like ongoing classes every week.

[Leenie] They could like be longer or they could offer more of them. Like self-esteem, maybe offer once a week program, instead of just an hour. You know, once a week is wonderful.

The women also suggested adding more relevant programs for women with addictions:

[Art] What they do need in here is they need groups. They need like an AA. They need the drug one, N.A. ... they lack that definitely. I don't care if it's one woman. I don't care if it's 10 women. I don't care. Maybe there's no women that come that have a gambling addiction. You need to have them available for them. It would probably make women who come in here for drugs, alcohol, gambling a lot easier. Because a lot of time you don't even know why you're gambling.

[Margaret] It's like an ongoing life situation. It's not something you can just stop doing. It's like taking drugs. Out of all the programs and certificates they've given to me here, gambling was the only source about money ... I think they should have a self-help program, like A.A. I think they should have that for fraud. Like you could pick up that phone and say, "Let's go for coffee because I want to go shopping" and that person on the other end would know right, that you've got that addiction. I think that's a whole reach out for somebody that they should have because there's not and like fraud's getting bigger and bigger everyday.

[Joan] Well I need some serious substance abuse courses. How to deal with it, relapse prevention, how you're going to prevent yourself from relapsing, what to do to take care of yourself when you feel like you're in danger; like serious stuff.

The women also provided advice for program facilitators, particularly that they do things to increase women's awareness of available programs, be more focused, and related topics under consideration to each woman's own personal situation:

[Donny] I know there's sheets on the wall that you sign, that's how they do it, but some people don't even see that list and then they take it off ... they should have, once in a while the guards [or facilitators] should come into that room, close the door and talk for ten minutes and say, "Okay. They're having this program and that program ... there's going to be a gambling, four sessions, and who's ever interested should sign up for it."

[Joan] They don't teach anything. They're bitch sessions. They're male-bashing sessions. They're bitch sessions or they're cry sessions. All they talk about are their kids, the Children's Aid, or their drugs; they're bitch sessions. They talk about their drug addictions all the time, all the time, all the time. Like in bible study, they're talking about drugs. You know like give me a break. There's no focus. There's no direction. They're not teaching anything. They hand out reams and reams of handouts that never get looked at ... I think they need a lot more discipline. The facilitators have to be a lot more hardcore ... the facilitator that's teaching the course or the workshop or instructing the lecture, let her speak and listen. And if the facilitator can't control them, then she should get the 'F' out. Get somebody who's got a little backbone and can control these women because they don't have any

backbone. They let them roll all over them ... there's no continuity. They need to be more serious ... "Like you are suppose to listen to me and I'm kind of in control of you right now. This is my group and this is what we are going to talk about today. These are the topics we're going to stick to. I don't care about your drugs or your prostitution or your boyfriend because the group is Self Care not Crack Care" ... better facilitators with more knowledge ... they're not specialists. The woman who does the gambling thing, she's a specialist. She's real sharp. Get specialists in here who really know what they're talking about.

[Fleecy] You can't compare, I can't say you're in here because of, you have to relate what they're saying to your own problems and if you don't do that, you're not going to get anything out of the course.

Finally, Nicole expressed her need for "freedom to see if they [programs] work or not."

She suggested the idea of open day programs:

Like they use to have an open day program or something like that, like an open day unit ... like at the old Vanier, they use to have cottages, but there was one outside the fence and if you want to, you could walk away, but it's more like you're out in the community, like you're still in jail, but if you want to, you could walk away. But that's what you need to know, you know what I mean, "because I can walk away from this place, but I'm not going to because I want the help."

Counseling. All nine women stressed the importance of talking with a counselor as a way of healing and feeling better about themselves. As Margaret said, "Counseling. It makes people believe in themselves as a person." They argued that having only one social worker on the unit was not enough and said that they felt neglected because of it. The following quotes demonstrate these opinions:

[Leenie] Like okay, "How are you feeling?" Or they try to pick me up, like my grandmother tries to make me laugh and you know and then I don't think about it again. And that's something you'll learn to do on your own in time. It's not going to happen over night, but it's something you can learn along the line. Like it's, "Why are you even thinking that you stupid fool," you know that's something you can learn over time. But in the meantime, like if I get parole I could turn to my parole officer ... The more women talk, the less of a chance of re-offending because you have talked about it ... being able to talk, that's what it was. It doesn't matter who it is, don't be afraid to go and talk. Like I was embarrassed, I was afraid. They're going to go, "Oh you're a fraud. You're this. You're that." You don't have enough to get up and walk away. I guess maybe some people can't realize it because they've never been in it ... I didn't have anybody to talk to. The main thing is talking to somebody about your feelings, your problems before you take the next step, before you break the law or something like that. Because I know if I had somebody to talk to then that I have now, unfortunately that I had to learn it in here in jail, I wouldn't have, I

know I wouldn't have done the things that I did if I had someone to talk to, if I had support.

[Amber] First you need to understand yourself. Where are you going wrong? How you're doing wrong. Why you're doing wrong. Is it financial? Is it anger? What is it? I need counseling in those directions to deal with those problems. Those are my problems, abuse, hatred of men ... counseling brings out a lot of anger out of you. It eases you down a lot ... it allowed me to get it out and the burden get lighter and lighter and lighter ... you talk. You talk more about it. You express your feelings. You express your hurt. It really helps. It really helps ... it helps me so much I cry. I cry. ... Yah, it does help. With counseling, when you become close with your counselor, you express them everything. Everything that you've been through. How you feel. Why you did this. They make you realize what you're all about. Why you created these problems. Why you fell in one of those traps. They make you realize you know there's different emotions, mixed emotions what you need to work on.

[Fleecy] By having a more in-depth program of helping analyze yourself. Because I do not think most people know how to analyze themselves. They do not tell themselves the truth and I only gathered that from listening to other people talking to me and they're not accepting, they've been in there since I, for as long as I have, but they haven't accepted their responsibility that they were the ones who

committed and got themselves here. They have not accepted that nobody twists your arm, nobody twisted my arm. And you have to get that through people that they have to accept their own problems before they can even think about going out for help. And I think we can do that by getting more psychologists in to help the women who don't want to talk about it.

[Joan] To get the self-worth back up there. Get it back. I don't know ... I need to get it, like I feel sorry about the crime I committed and I need to get that out there. You know this is what I did and not who I am. I've lost so much sleep over this since I've been back here you know. Like counseling makes you feel better about your self you know. Like you made a mistake okay, now let's move on. It's hard to counsel yourself to do that. It's easier when somebody else tells you, "It's alright. You know what, you fucked up, but you can carry on from here." It's easier for, to hear it from another person ... there's not enough. There sure is not enough. There's like one woman, she's the social worker. She does everything in here and tries to counsel too. She doesn't have time you know and there's sixty women. There's just one person and they all want to see her. She's doing everything like, she's doing everything from Children's Aid to counseling me, and whatever you know. Everybody wants a piece of her.

[Bailey] I would need some counseling for sure. Because I have a lot of hate that I want to deal with. I'm just doing the reading in my study,

but I need somebody else, just talking to you now makes me feel better. At least I've said to somebody what I have to say and what is in my heart you know. I wish I could have told somebody here, a counselor or even a psychiatrist here. He hasn't seen me once. There's too many girls. They're too busy ... Nobody, nobody was, I had two requests and nobody allows me to talk to them. I asked for the Sister. I asked for the social worker and psychiatrist. Nobody.

Faithful support. These women also stressed the need to provide faithful support. They advised those in a position to provide support to listen, believe, communicate, offer help/guidance and, as Fleecy put it, "everybody's got to understand." They described such support as increasing their self-worth and their courage to open up and ask for help and accept help that is offered. Consider the comments that follow.

[Amber] Lend support ... support of people, that's what I feel is the best thing. Communication, very important. Trust. ... Letting you talk, letting you express, letting you say what you feel, what you want to do, what you don't want to do, just listen to. And you know when you trust them, you're gonna ask for their guidance. Hopefully they'll give you the right one.

[Joan] They cannot remind me of all the mistakes that I've made. They cannot blame me, not that they do, they don't. Just, I don't know, stay positive I guess.

Advice For Society

One theme that emerged from women's advice to society is that awareness needs to increase. People need to be made more aware of the disempowerment that is still occurring in society. People need to send out the message that this should not be tolerated and prevention strategies need to be developed and implemented. For example:

[Amber] What I see is that where I come from, there's a lack of groups out there, agencies. I know there's Victim's Call Alert or something, a one eight hundred that you could call, but I don't know. Maybe putting out pamphlets. Opening up more agencies, more groups. Spreading out pamphlets in doctor's offices or whatever. Get the awareness out. I know there's a lot of women out there still going through it and don't speak of it. They die with their secrets.

[Art] Commercial messages. Why can't you hear about prevention? That's something I'm going to be fighting for. You need to have commercials on TV that say, for example, gambling is to only be used for fun. I can't imagine the lottery corporation or casinos are going to want it. It can also destroy lives. It can cause people to steal, fraud, embezzle. There has to be messages ... oh I'm pretty sure society needs to take responsibility too. You know it's not all fun and stuff does happen. You know be aware of stuff that goes on around you. Don't just shut somebody off because you don't think they're a right person and you trust them because you don't know what's going on.

In addition, the women argued that more, immediate social assistance is needed to help those in need get back on their feet. For example:

[Joan] Well they could make it a little easier for people that are on their own. Nobody can live on \$520 a month, nobody. Do you know how many good, honest, decent people turn to crime just to get by? They have no choice. Nobody can live on that. And there's a lot of unemployed folks out there that are good and decent that have to be underhanded to. That's got to change. Be more receptive to the less fortunate you know. They need to be recognized. And like I said, the support should be there now, not a waiting list. You should be able to get help when you need help, not in six weeks.

[Nicole] A stable place. Stability in like housing and stuff. To get my kids back, they need to have a home. Because the way it is now, I don't have a home when I get out of here.

Advice For Other Women Who Commit Fraud

The women's advice for other women who commit fraud was: it was the wrong choice to make; take responsibility for that choice; confront and deal with your problems; don't be afraid to ask for help; believe in yourself; make a plan with smart choices; and don't be afraid of change. The following quotes illustrate this advice:

[Joan] Crime does not pay. It does not pay. Before you know it, you'll lose everything. Like you might be ahead of the game for the moment, but it'll catch up with you. It does not pay. You don't get away with this shit anymore. They'll catch you. It's not a smart choice.

[Amber] Definitely the wrong way to go. It's terrorizing because it never leaves your back. The guilt, hurting other people ... the guilt for committing that crime when I could have went the other way. It's not a right way to go. It's not a right way to go ... I would say get a job or do something with your life. Committing fraud nowadays, they take it very seriously. They look at you and they say, "Oh." You can assault a person, but another one standing next to you who committed a fraud, they're not to be trusted.

[Fleecy] First of all, you have to analyze your own self. Why? Until you get to the bottom to the question why and accept the response, accept your responsibility, you could never help her unless she wants. You have to accept the responsibility and see why you did it ... you have to come to terms with your own problems you have.

[Leenie] Women in society, don't be afraid to ask for help, whether it be a neighbour, a friend or family, anybody. Don't be afraid to ask for help. Because that will stop it right there from re-offending or maybe even offending in the first place. Don't be afraid to ask for help ... like corporations are out doing what they can like helping fund women's shelters and Good Will and stuff like that. I guess women have got to realize they could go like to your preacher or anything like that. The people out there, you just have to go and suck up your dignity and your pride and say, "Help."

[Art] Make a smart choice, make a plan. Never leave a place like this without a proper plan. Don't just leave here and say yah I'm going to smoke crack like some of the girls that walk out of here. If you know you're going to do it get some help for it. Go to a treatment center ... having a plan is huge. You have to have a plan. You walk out of here with no plan, you're sunk from it because you're going to think of ways that you can get money fast if you don't have a plan ... Don't go automatically to something that you know you're going to get into trouble again. Go to a counselor that's going to steer you, help you with an employment choice, searching out what really interests you. If you can find someone that can help you, you're going to go in the right direction ...you come out and you've done fraud and you're going to go back into something that you know because you're afraid of change. Don't be afraid of change. It's never too late to change what you want to do. I'm 35 years old and I'm going to try something new ... take a different path you could be around until your nineties. So do it so you're not stuck back in here again.