

## CORRECTIONAL SERVICE CANADA

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# Women Convicted of Fraud-related Offences: A Profile

Women convicted of fraud are mostly low to moderate risk to reoffend and are serving sentences of less than 4 years.

## Why we did this study

Fraudulent behaviour poses a significant economic cost to the community which is higher than other types of property crime<sup>1</sup>. Notably, the literature looking at females who commit financial crime is limited, especially within a Canadian context. As such, there is a need to generate a profile of women convicted of fraud to ensure appropriate treatment and case management planning strategies are developed and/or utilized to enhance rehabilitative efforts both within the community and in custody.

## What we did

Data was extracted for all federally-sentenced women serving time in either the community or in custody. Women were separated into two groups: women convicted of fraud under s.380 of the Canadian Criminal Code ( $n = 143$ ; 10.7% of all women) and a comparison group of women convicted of all other offences ( $n = 1,188$ ) on April 9, 2017. The correctional files of a subset of women ( $n = 36$ ) who were convicted of fraud over \$5000 were also examined.

## What we found

Compared to women convicted of offences other than fraud, more women convicted of fraud were currently serving their sentences in the community (53.8% versus 47.3%) as opposed to in custody (46.2% versus 52.7%) and were older on average (46 years old versus 37 years old for those convicted of non-financial offences).

Women convicted of fraud were less likely than women convicted of other offences to be Indigenous (33% vs. 13%). Just over a third (33.6%) were in the Prairie region, and an additional 30.1% were in the Ontario region. Similar to women who were convicted of other offences, women convicted of fraud were predominately serving sentences of less than 4 years (68.5%).

While the majority of women who commit fraud were low risk (53.4% of those in custody and 70.1% of those in the community), women in custody were more likely to be

rated as high need than those on community supervision (43.1% vs. 3.9%).

For women who were convicted of fraud over \$5000, the majority occupied positions such as book keepers, office managers, and financial officers and committed offences that involved large sums of money (\$20,000 to \$16,000,000). An additional subset of women was identified as unemployed at the time of the offence and tended to employ less sophisticated measures to commit fraud (e.g., writing bad cheques). The primary motivation for these financial crimes was financial need for the family and/or gambling. Notably, the majority of these women pose low to moderate risk to reoffend given that most have no prior federal convictions. However, these women presented moderate to high need in terms of antisocial attitudes and personal/emotional orientation.

## What it means

Women convicted of fraud are generally older, non-Indigenous, serving sentences of less than 4 years, and pose low to moderate risk for reoffending. Understanding specific types of women offenders can further inform program delivery and determine additional areas of service that may be beneficial, such as education and employment programs. Deciphering the characteristics specific to women who are convicted of financial crimes can aid in the case management of these offenders, including targeting their attitudes and personal/emotional needs—both in the institution and in the community.

## For more information

To obtain a PDF version of the full report, or for other inquiries, please e-mail the [Research Branch](#) or contact us by phone at (613) 995-3975.

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<sup>1</sup> Atkinson, J. L., & Quinsey, V.L. (2010). Neutralizations of male and female offenders. (Unpublished manuscript).

