

Victimisation, Inequality and Welfare during an Economic Recession*

A Study of Self Reported Victimisation in Sweden 1988-1999

Anders Nilsson & Felipe Estrada¹

At the beginning of the 1990s, Sweden found herself in an economic crisis that led to a worsening of living conditions and increases in the level of inequality between different social groups. The object of this article is to describe the levels of victimization that have been experienced by a number of different social groups. The central focus is directed at the way victimization is linked to other forms of welfare problem. The analysis focuses on the period 1988-1999, examining both differences in levels of problems experienced, and trends over time, among groups whose level of well-being and financial situation have developed in different directions.

1. Introduction

In many ways, exposure to crime may be regarded as a welfare problem. Becoming the victim of crime involves in itself distress for the individual concerned as well as for those in his or her environment. Nor does crime only have welfare-related consequences for those who become its victims; it may also lead to increased levels of insecurity and fear among others in

*This article is a revised version of a study (Estrada & Nilsson 2001) carried out in the context of a project entitled The Balance Sheet for Welfare in the 1990s (SOU 2001:79).

The authors would like to thank David Shannon for his translation of the text.

¹ Contact with authors; Department of Criminology (www.crim.su.se), Stockholm University, S-106 91 Stockholm, Sweden.

the population. Awareness of crimes being committed in one's own residential area, crimes affecting acquaintances and crimes reported by the mass media all have an effect on our perceptions of crime and our sense of security. Changes in perceptions of crime trends and in our understanding of crime as a social problem do not necessarily reflect real changes, but they may nonetheless have a considerable effect on levels of well-being and the quality of life. Along with education, employment, a person's financial situation, housing conditions, health, social relations, political resources and leisure, exposure to crime and fear of crime are among the components included in the conceptualisation of personal welfare as this is measured in the Swedish Surveys of Living Conditions (Erikson 1993). From this perspective, then, differences between different social groups in levels of exposure to or fear of crime may be interpreted in terms of welfare differences, and an increase in levels of exposure may be seen as an indicator of increasing welfare problems.

At the beginning of the 1990s, Sweden found herself in the grip of an economic crisis that by Swedish standards was relatively deep. Unemployment rose from 1.7 to 8.3 per cent and psychological ill-health, in the form of worry, apprehension and anxiety became considerably more common with the general prevalence of such conditions increasing by 50 per cent. The numbers of those experiencing financial difficulties increased, and after decades of Swedish welfare state expansion, the 1990s were instead characterised by a much more restrictive approach. Increased levels of unemployment and economic cutbacks led to a worsening of living conditions and increases in the level of inequality between different social groups. Groups whose position in society was already weak were hit harder than others. Such groups included young people, single mothers and persons born abroad (SOU 2001:79; see also Rönneling & Tham 1999).

Against the background of the social and economic developments witnessed in Sweden during the 1990s, the object of this paper is to describe the levels of victimisation and fear of violence that have been experienced by a number of different social groups. The analysis focuses on the period 1988-1999, examining both differences in levels of problems experienced, and trends over time, among groups whose financial situation and level of well-being have developed in different directions.

One of the basic assumptions underlying this study is that the problem of crime should not be viewed in isolation from other forms of welfare problems (see also Hagan & McCarthy 1997; Pantazis 2000). Increases in levels of inequality and polarisation between better off and worse off groups in society may therefore lead us to expect to find different trends in the levels of criminal victimisation experienced by such groups. At the level of the individual, increased inequality and a growing concentration of social problems may mean that weaker groups in society become increasingly vulnerable while the situation for the rest of the population remains unchanged or may even undergo an improvement. Thus even if the crime problem has not increased in terms of the number of persons being victimised at the societal level, the situation may nonetheless have worsened for marginalised groups, thus increasing their level of marginalisation in relation to the rest of the population.²

² At the individual level, it has been shown that different welfare-related problems such as unemployment and poverty are clearly linked to involvement in crime (see for example Hagan & McCarthy 1997; Nilsson 2002). At the neighbourhood level, it has long been established in the criminological literature that crime and exposure to crime are more common in socially disadvantaged residential areas (Shaw & McKay 1942; Wikström 1990). At the level of societies as a whole, however, relationships between welfare – unemployment and economic problems – and crime are far from unequivocal. Results vary between different studies, depending *inter alia* on the level of analysis at which the relationships are studied and how welfare and crime are measured (Box 1987:95ff). It is nonetheless clear that reported crime has increased dramatically in all Western European countries during the postwar period, side by side with economic growth and the extension of welfare provision

The article continues with a presentation of the Swedish Surveys of Living Conditions. A short presentation of Swedish crime trends over the period 1975-1999 follows, after which comes a more detailed analysis of way in which exposure to crime and fear of crime are related to other forms of welfare problem.

2. Data - Annual Survey of Living Conditions

The following description and analysis of the experiences of threatening behaviour and victimisation reported by various social groups is based on the Annual Survey of Living Conditions (ULF) conducted by Statistics Sweden. The descriptions of levels of welfare are based on individual resources and living conditions that enable citizens to exercise control over and make effective, conscious decisions in relation to their lives (Erikson 1993; see also Sen 1985; Jamrozik & Nocella 1998:137ff). The level-of-living is a multidimensional phenomenon and studying a society's welfare trends purely on the basis of aggregated measures such as GNP or reported crime levels is therefore inadequate, since such measures are not capable of reflecting the distribution of welfare, nor do they include other elements that are of central importance in people's lives

The surveys are based on personal interviews with representative samples from the Swedish population between sixteen and eighty-four years of age. Each year, interviews are conducted

(Cohen & Felson 1979; Westfelt 2001). For theft offences, which comprise the majority of reported crimes, interpretations are complicated since contradictory effects may be expected with shifts in economic performance (Field 1995). Increases in levels of unemployment, for example, may be assumed to lead to more crimes as a result of increases in the numbers of marginalised persons, whilst at the same time reductions in levels of private consumption lead to fewer crimes as a result of the attendant reduction in the opportunities for crime. As regards the factors that may explain variations in violent crime, however, comparative studies have indicated the

with approximately 6,000 people. The attrition rate lies at approximately twenty per cent. For the purposes of this study, we have had access to the surveys conducted between 1988 and 1999. These surveys comprise data collected in a total of 72,017 interviews.³ The surveys focus on the measurement of individuals' level of well-being in very broad terms. In addition to questions on the respondents' experiences of crime, the interviewers ask a string of questions on a variety of issues relating to levels of well-being, including health, housing, social relations, political participation, financial situation, education and employment. This information is then supplemented with certain register data, including for example the income of the interviewee and whether or not he or she has been in receipt of income support payments. Thus the ULF surveys provide an extraordinary opportunity to examine patterns and trends in the development of different groups' living conditions and their relationship to victimisation and fear of crime.

Another advantage is that, unlike official crime statistics, victim surveys of the kind included in the ULF studies are less affected by changes in levels of tolerance towards violence and reporting propensities (Coleman & Moynihan 1996). The surveys are subject to certain well-known limitations, however. The principle problems include attrition levels, difficulties relating to the study of serious criminal offences, and over- and under-reporting. The latter relates to the discrepancy between actual and reported levels of victimisation. Respondents may find questions relating to experiences of crime difficult to deal with. This is particularly true of questions relating to domestic violence and sexual offences (Mawby & Walklate 1994). Incidents of this nature are therefore assumed to be subject to under-reporting. A

existence of a clearer association with inequality, in most cases measured in terms of income differences (Westfelt 2001:122f; see also Box 1987; Currie 1997).

³ The material was weighted by the informants' region of residence, age, sex, nationality and marital status as a

further problem is that those groups that are known to be at particularly high risk of exposure to crime – e.g. the homeless, people with a criminal record, and drug and alcohol abusers – are less well represented than others in these surveys (Nilsson 2002; see also Lambert & Wiebel 1990). These groups are small in relation to the size of the population as a whole, and to the extent that they are included in the sample, their rate of attrition is higher than that of other groups. This ought not to effect the general picture of the experiences of victimisation of the population as a whole, however, precisely because these groups are relatively small.

3. General trends in crime and victimisation

In Sweden, as in the rest of the western world, the level of registered crime increased substantially during the post-war period. For the most part, this increase is accounted for by a dramatic rise in the number of thefts, which dominate among offences reported to the police (Estrada & Nilsson 2001). During the 1990s, however, the post-war trend of a more or less continuous increase in the number of reported offences was broken in Sweden as well as in several Western-European countries (Westfelt 2001). The trend in the levels of exposure to theft and criminal damage as reported in survey studies, provides confirmation for the trends shown by official crime statistics. Figure 1 presents the trend in exposure to theft and criminal damage as reported in the ULF-surveys. At interview, the question is put as follows: *Have you, or has anybody else in your household, been the victim of one or more of the following crimes during the last twelve months?*⁴ The diagram shows an increase since 1978 in the proportion of persons falling victim to theft or criminal damage, but this trend is broken at the

means of controlling for differences between the population and those interviewed.

⁴ The questions relate to theft or criminal damage “in the principle place of residence; in the attic, cellar, garage or other storage space; in the respondent’s weekend cottage; of their car; of something from their car; of a bicycle, moped, motorcycle or of parts thereof; other thefts, e.g. at the respondent’s place of work, in connection

beginning of the 1990s. Thus the years of economic crisis do not seem to have involved any increase in the overall level of reported crime or victimisation in relation to property offences.



Figure 1. Persons from households exposed to some form of theft or criminal damage during the last twelve months. 16-74 year olds, 1978-1999 (reference line, 1990). Proportion in per cent.

Trends in the level of violent crime reported to the police, a category dominated by assault offences, differ from this general crime trend however. Since the beginning of the 1980s, there has been a substantial increase in the level of such offences (Estrada & Nilsson 2001). There are a number of problems associated with attempts to interpret real trends in violent crime on the basis of official statistics, however.⁵ The period in question has witnessed an increase in the level of intolerance in relation to acts of violence, which make it essential to make use of other sources which provide a more direct description of the population's levels of victimisation (Estrada 2001).⁶

with travel, of a boat etc.”.

⁵ It is important to bear in mind the fact that crime statistics do not represent a direct reflection of real crime trends, but may rather be characterised as a “social product” which is created in several stages, and whose interpretation is particularly affected by shifts over time in the propensity to report crime (Coleman & Moynihan 1996).

⁶ One example of this is to be found in the dramatic increase in the amount of violence in schools that is reported

As regards experiences of violence, the ULF surveys include four key questions relating to differing degrees of violence. The first refers to the most serious forms of violence and reads: *During the last twelve months, have you personally been the victim of a violent act or acts that have lead to injuries requiring you to visit a doctor, dentist or nurse?* The respondent is then asked about violence which caused visible marks or physical injury, violence that did not lead to visible marks or physical injury and whether he or she has been threatened with violence in such a way as to be frightened. The respondents are also asked where these incidents have taken place.

Figure 2 presents trends in violent behaviour based on the four key questions described above.⁷ The figure also presents trends in fear of violence, which was measured with the following question: *During the last twelve months, have you decided not to go out in the evening for fear of being attacked, robbed or molested in some other way?* The increase in violent crime suggested by the official crime statistics is not confirmed by the victim surveys. Instead, a picture emerges of two periods where victimisation lies at somewhat different levels. Between 1978 and 1989, the aggregate level of victimisation lies at between five and six per cent, whilst between 1990 and 1999, this level lies at around seven per cent. A relatively large proportion of reported violent offences relate to incidents of threats of violence. Here the trend differs somewhat from that describing other forms of violence such that the increase comes somewhat earlier. There is a shift from around three to four per cent as early as 1987. Since this point, no further increases have been apparent. The period has also

to the police. This increase is in large part the result of changes in the propensity on the part of schools to report such incidents (Estrada 2001).

⁷ The measure of threatening or violent behaviour includes all those who have answered either that they have fallen victim to violence that has required medical attention, or that has led to visible injuries or that has not led to visible injuries, or that they have been threatened with violence in such a way that they were frightened.

witnessed increases in the level of fear of violence. During the 1990s, the level lies a couple of percentage points higher on average than it did during the 1980s. No increase is visible during the 1990s however.

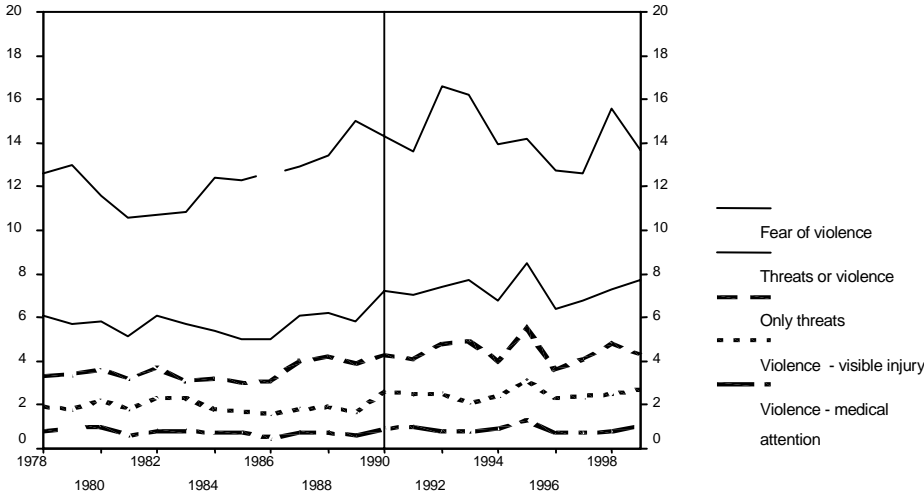


Figure 2. Refrained from going out for fear of being attacked or molested, been a victim of threatening behaviour or violence, threats of violence, violence leading to visible injuries or violence requiring medical attention. 16-74 year olds, 1978-1999 (reference line, 1990). Proportion in per cent.

For the population as a whole, then, the victim surveys provide no clear evidence that the economic recession of the 1990s led to an increase in violent victimisation or fear of violence.⁸ Even if the crime problem has not increased in terms of the number of persons being victimised at the societal level, the situation may nonetheless have worsened, as was mentioned earlier, for marginalised groups, thus increasing their level of marginalisation in relation to the rest of the population.

⁸ Cause of death statistics are an additional source that are often employed to describe trends in violent behaviour. One advantage with these statistics is that the dark figure is at a minimum, i.e. virtually all incidents that actually occur become known to the police. In addition, they constitute an indicator of levels of the more serious violence occurring among more vulnerable groups. Cause of death statistics show that violence resulting in death has not increased in Sweden over the course of recent decades (Estrada 2001).

4. Welfare problems and victimisation

The nature of the link between criminal victimisation and financial difficulties and other welfare problems is examined in part by comparing the experiences of social groups whose welfare situation is known to have developed in a negative direction with those of other groups. In addition, comparisons are made between low-income groups or those with financial problems and others. How do these groups differ from one another with regard to experiences of victimisation and fear of crime? Has there been an increase in the extent to which the groups differ from one another?

The choice of the financial situation as a central indicator of living conditions or welfare should be seen in light of the fact that problems in a number of areas linked to the level of well-being such as finances, health, housing, social contacts and political participation are quite evidently linked to one another and that levels of financial resources play a central role. People experiencing financial difficulties tend also to a greater extent than others to have problems in other areas linked to their level of well-being (Erikson 1993; SOU 2001:79).

This more detailed analysis is limited to a single indicator of violence, namely threatening or violent behaviour that has taken place in the home, in pubs, clubs, bars etc. or in public places. Violence experienced in the course of one's occupation has been excluded since there is a qualitative difference between threatening or violent behaviour in the workplace and that experienced in other situations. Police, security officers, and health sector employees experience particularly high levels of threatening and violent behaviour in the course of their work. At the same time, they are aware that the possibility of exposure to such behaviour is an occupational hazard. In the majority of cases where violent acts were reported that took place whilst the respondent was at work, this violence had not been reported to the police since the

respondent felt that “dealing with violence is in some ways part of the job” (Statistics Sweden 1995). It is therefore difficult to interpret occupational violence, and particularly the threatening behaviour experienced at work, as an indicator of adversity or social exclusion.⁹ Over the whole of the period 1988-99, 4.9 per cent of the population (aged 16 to 84) have fallen victim to threatening or violent behaviour as defined above.

As regards an indicator of property offences, we have limited the analysis to questions relating to thefts or criminal damage in the home, from the basement or other storage space, from the garage or other area closely linked to the home, theft of a bicycle and theft of or from a car. The analysis excludes thefts from weekend cottages and the category ‘other’ which includes amongst other things thefts whilst on holiday abroad, a form of victimisation that only those with a certain level of resources can be affected by. Car and bicycle thefts are closely linked to the home and in addition, these objects are in much greater supply. Using this definition, 21.9 per cent have been exposed to criminal victimisation in the form of theft or criminal damage. Fear of violence has been measured using the definition presented above. Over the period as a whole, 15.8 per cent have refrained from going out as a result of fears of falling victim to violence.

4.1 The “losers” of the 1990s, and the rest

Previous research has identified three groups within the Swedish population whose situation has deteriorated in relation to others during the economic recession of the 1990s. These groups comprise single parents (primarily mothers) with children aged seventeen or under,

⁹The groups most at risk from threatening or violent behaviour in the course of their work differ from those most likely to fall victim to other forms of violence. This is seen *inter alia* in the fact that there is no overlap between occupational violence and other forms of threatening behaviour or violence (Estrada & Nilsson 2001).

young people (aged 16 to 24) and people born outside Sweden (SOU 2001:79). The level of victimisation experienced by these groups is presented and compared with that of the rest of the population below.

Figure 3a-c presents the proportion of these three groups reporting experience of victimisation and fear of violence and the same proportion of the rest of the population, i.e. those who are neither young, single parents or born outside Sweden. There are substantial differences in the levels of serious threats and violence experienced by the different groups (Fig. 3a). People born outside Sweden are those most similar to the rest of the population both in terms of the level of victimisation and the trend over time. Young people and single parents appear to be particularly hard hit. At the end of the period, the proportion of these groups reporting experience of threatening behaviour or violence is four times as high as that of the rest of the population. In addition, the trend over time differs from that of others in one important respect. The proportion of the rest of the population reporting violent victimisation is stable, at approximately three per cent, throughout the period, whereas single parents in particular report considerably higher levels towards the end of the period.

Figure 3b shows that within the three groups whose level of well-being has deteriorated, the proportion reporting experience of theft lies at a substantially higher level than the corresponding proportion within the remainder of the population. The figure also shows that these levels are particularly high for young people and single parents, where approximately one third come from a household that has experienced theft or criminal damage at some point during the previous twelve months. In general, the levels lie somewhat higher at the end of the period than at the beginning. It is not possible to discern an unequivocal increase for any of the groups over the course of the 1990s however.

Figure 3a-c. The level of victimisation (threatening or violent behaviour outside the practice of one's occupation, theft or criminal damage, and fear of violent crime respectively) experienced by young people, single parents, people born outside Sweden and others. Persons aged 16 to 84, ULF 1988-1998. Proportion in per cent.

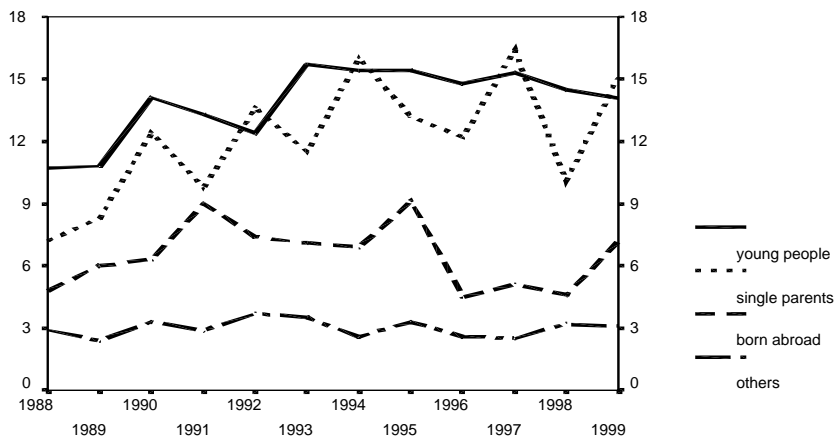


Figure 3a: Exposure to threatening or violent behaviour

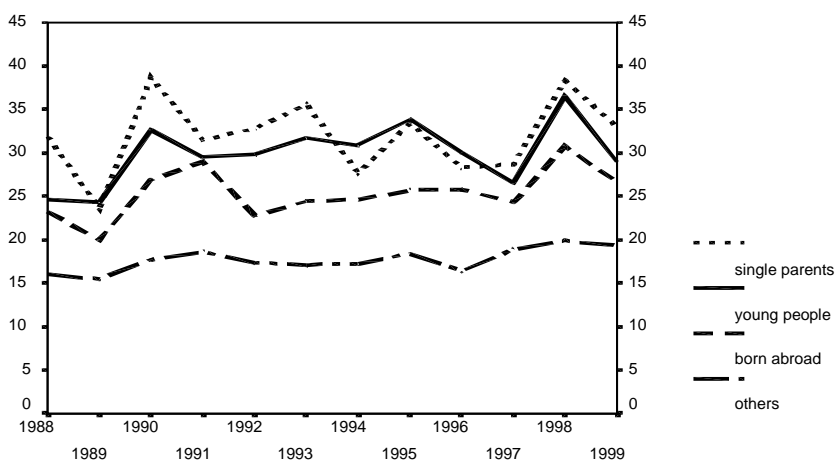


Figure 3b: Exposure to theft or criminal damage

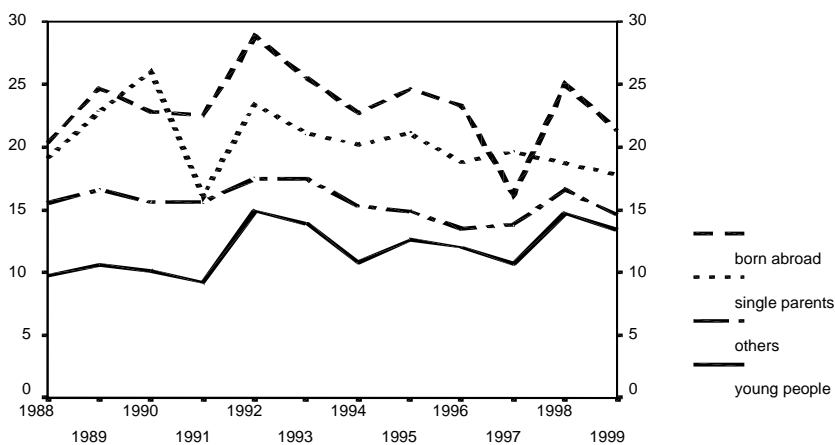


Figure 3c: Fear of violent crime

Finally, Figure 3c presents the proportion of persons who have refrained from going at as a result of fear of violent crime. This differs from the two diagrams presenting victimisation levels. The differences in levels are not as marked in relation to fear of crime as they are in relation to actual experiences of victimisation. In addition, the relationship between the groups follows a different pattern. The group comprising persons born abroad presents the highest level of fear, with young people presenting the lowest levels. Over the whole of the period, 23.1 per cent of persons born abroad and 11.8 per cent of youths report having been concerned about violent crime. It is worth noting, however, that young people are the only group whose level of concern might be said to have undergone an increase.

The differences in levels of victimisation in the different demographic groups as presented above correspond well with the findings of previous research (Hindelang et al 1978; Mawby & Walklate 1994:45-56). For our part, however, what is more interesting is that the above findings appear to support the hypothesis that the recession resulted in disproportionately negative trends in exposure to crime for certain vulnerable groups, particularly in relation to threatening and violent behaviour. The next step is therefore to examine in more detail the question of how income levels and financial problems are linked to criminal victimisation and fear of crime.

4.2 Financial problems and criminal victimisation

Indicators of financial problems have been created using the survey questions relating directly to the respondents' financial situation. One such question asks whether the respondent has experienced *difficulty keeping up with recurrent expenses for food, rent, bills etc.* over the course of the preceding year. Another indicator of financial problems is the absence of a cash safety margin. This question reads as follows: *If a situation suddenly arose where you had to*

*find 14,000 kronor (i.e. circa 1,500 euro) within a week, would you manage to do so?*¹⁰

Having enough money to cover an unforeseen expense and to keep up with recurrent expenses is undoubtedly regarded by many as vital for their sense of security and well-being, and deficiencies in this area have frequently been demonstrated to be associated with other negative outcomes (SOU 2001:79). In addition to these interview questions, register data are available on income and benefits. In the context of this study, we chose to make use of information relating to whether the household was in receipt of income support payments as an additional indicator of financial problems. The frequency with which a certain type of problem appears can be used as an indicator of its seriousness, i.e. the less commonly a problem appears, the more serious the problem. In terms of the proportion of the population with experience of specific difficulties, the receipt of income support is the most serious problem, followed by difficulties keeping up with recurrent household expenses.¹¹

Figure 4a-c presents levels of victimisation and fear of violence among those with and without experience of these types of financial problem.¹² The levels vary by the seriousness of the financial problems experienced and in particular for victimisation by violent crime. Over the course of the entire period, sixteen per cent of those from households in receipt of income support, eleven per cent of those experiencing difficulty with recurring household expenses, and ten per cent of those without a cash safety margin have been the victim of threatening or

¹⁰ This is the figure used in the 1997 survey, which has been successively recalculated in line with inflation etc.

¹¹ Over the course of the whole period (1988-98), five per cent per year come from households that have been in receipt of income support, fifteen per cent have experienced difficulties keeping up with recurring household expenses and sixteen per cent lack a cash safety margin. These problems overlap one another to some extent, with 24 per cent of respondents having experience of at least one of them over the course of the preceding year.

¹² The diagrams only cover the period to 1998 since the question on keeping up with recurrent household expenses was not included in 1999. In addition, register data relating to income and income support payments was not available for 1999.

violent behaviour. The corresponding proportion among the rest of the population, i.e. those not experiencing any of these difficulties, lies at 3.5 per cent.

At the general level, trends over the course of the period do not suggest the occurrence of any unequivocal changes. The proportion of those with financial problems who have been victims of violent crime or experience fear of violence is somewhat larger at the end of the period than it was at the beginning. This increase takes place at the beginning of the 1990s, however, after which point the levels remain relatively stable. The level of victimisation among those with no experience of financial problems has been more or less stable throughout the period.

An examination of experiences of theft or criminal damage presents us with a similar picture as regards differences in levels. Those experiencing the most serious financial problems are those who experience the highest levels of victimisation; around one-third of these households have fallen victim to theft or criminal damage during the past year. The corresponding proportion for those without financial problems is one-fifth.¹³ With the exception of the first years of the 1990s, the levels are relatively stable. The rise seen in 1998 is probably only temporary (cf. Figure 3b).

¹³ Over the course of the period as a whole, an average of 33 per cent per year of those experiencing the most serious financial difficulties have fallen victim to theft or criminal damage, as compared with 20 per cent of those without financial problems.

Figure 4a-c. Financial difficulties (households receiving income support, difficulties with recurrent expenses, lacking cash safety margin) and victimisation (threatening or violent behaviour outside the practice of one's occupation, theft or criminal damage or fear of violent crime respectively) Persons aged 16 to 84, ULF 1988-1998. Proportion in per cent.

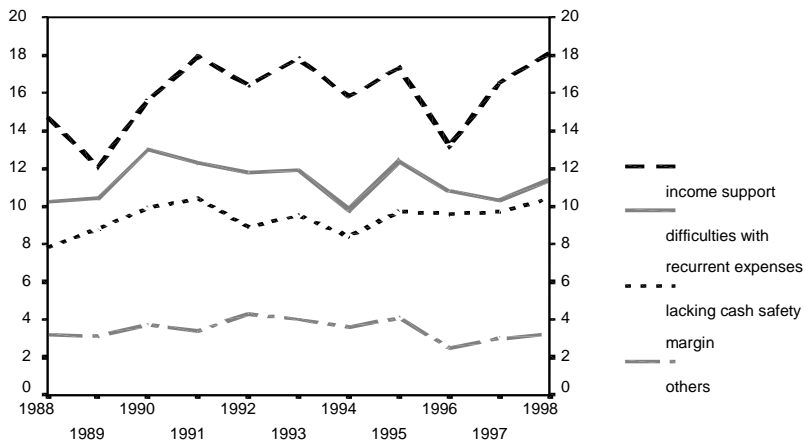


Figure 4a: Exposure to threatening or violent behaviour

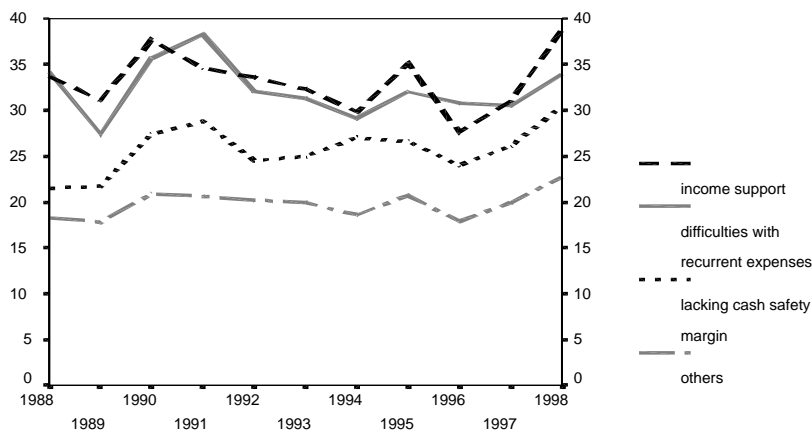


Figure 4b: Exposure to theft or criminal damage

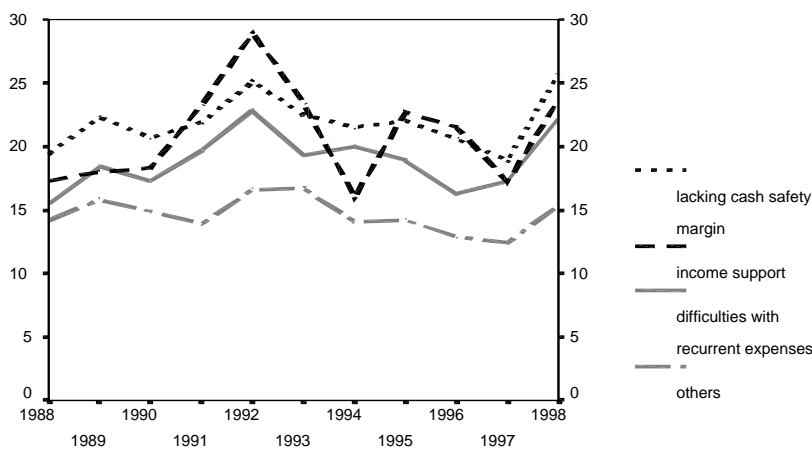


Figure 4c: Fear of violent crime

When interpreting differences in both levels and trends, it should be born in mind that the indicators relating to financial problems vary greatly between different groups within the population. Single parents experience much greater problems in this regard than the rest of the population, for example (Gähler 1998; SOU 2001:79). These groups also experience higher levels of criminal victimisation (see above). Interpretations are also complicated by the fact that the proportion experiencing financial difficulties has varied during the 1990s. At the beginning of the decade, for example, thirteen per cent of the population experienced difficulties keeping up with recurrent household expenses with this proportion peaking at seventeen per cent in 1998. In combination with this trend, changes have taken place as regards selection into, and the composition of, the group experiencing financial difficulties. One effect of the years of economic crisis during the 1990s has been that groups experiencing financial difficulties and others now have more characteristics in common than was the case prior to the economic crisis (SOU 2001:79). This trend suggests that we ought to see a reduction in the proportion of those with economic difficulties experiencing criminal victimisation since this groups has become “normalised” to some extent. This does not seem to have happened, however. One possibility is that the “normalisation” referred to has in fact served to conceal an increase in the levels of vulnerability experienced by the most vulnerable groups, i.e. those already experiencing financial difficulties prior to the economic crisis.

4.3 Income and criminal victimisation

The above indicators of financial problems only identify those vulnerable groups experiencing economic difficulties. By instead using income as an indicator, it becomes possible to examine the situation of better-off groups as well. In addition, when using a relative measure of income, the size of the various income groups remains constant over time, which is not the

case with groups experiencing financial difficulties, the size of which varies in line with economic and structural changes.

The income variable employed in this study measures the household's disposable income per household consumer (register data). The analysis is limited to people of working age, in this case between twenty and sixty-four years. Household income was chosen rather than individual income since this can be viewed as a better indicator of available financial resources. An individual's income may be low without their financial resources necessarily being limited. The income variable has been coded into three income groups, with low, medium and high incomes respectively. The low-income group comprises the 20 per cent of the population with the lowest incomes, and the high-income group the twenty per cent with the highest incomes. All those lying between these groups are counted among the middle-income group.

Figure 5a-c presents levels of criminal victimisation by income group. The results are as expected; the low income group presents the highest levels of victimisation, whilst the high-income group presents the lowest levels (see also Mawby & Walklate 1994:46; Pantazis 2000).¹⁴ At the end of the period, the proportion with experience of victimisation among the

¹⁴ We are aware that the International Crime Victims Surveys present contrary findings in relation to individuals' income and exposure to violent crime (van Kesteren, Mayhew & Nieuwbeerta 2000:54ff). For a number of reasons, it is difficult to know how to treat the findings from this study, however. The analysis is conducted simultaneously for 17 different countries, which differ in relation to levels of victimisation, socio-economic conditions and levels of attrition. Further, we employ here a measure that takes into account differences in the cost structures of different categories of families, which provides a better picture of the actual level of a household's disposable income. The method chosen by Van Kasteren et al (2000:55), of differentiating between low-income and high-income households simply by dividing into two groups at the average also differs from the method employed here, where the twenty per cent with the highest and lowest incomes respectively are identified. Given that the object of the study was to analyse the relationship between inequality and exposure to

low-income groups is approximately three times as high as this same proportion among the high-income group. There is also evidence of a tendency towards polarisation; the differences between the groups become more marked during the period covered by the study. The differences between the different income groups are considerably smaller for theft and criminal damage and for fear of violent crime respectively. There is nonetheless a tendency towards increasing victimisation in relation to theft offences among the low-income group. It can also be noted that those on the lowest incomes do not present the same high levels of victimisation as did the groups experiencing financial difficulties (see Figure 4a-c). This is also to be expected since being on a low income is not a measure of financial vulnerability to the same extent as the indicators of financial difficulties.

We have indicated that the proportion falling victim to violent offences was relatively stable during the 1990s among the groups experiencing financial difficulties, whilst at the same time the level of victimisation experienced by those on low incomes had increased. One possible explanation for this, which ties in with the question of the effects of the composition of these groups, is that the numbers experiencing financial difficulties have increased over the course of the period whilst the size of the proportion comprising low-income households by definition remains constant throughout the period.

violent crime, we felt it was important to include a substantial amount of variance between low-income and high-income households.

Figure 5a-c. Income group and victimisation (threatening or violent behaviour outside the practice of one's occupation, theft or criminal damage, and fear of violent crime respectively) Persons aged 16 to 84, ULF 1988-1998. Proportion in per cent.

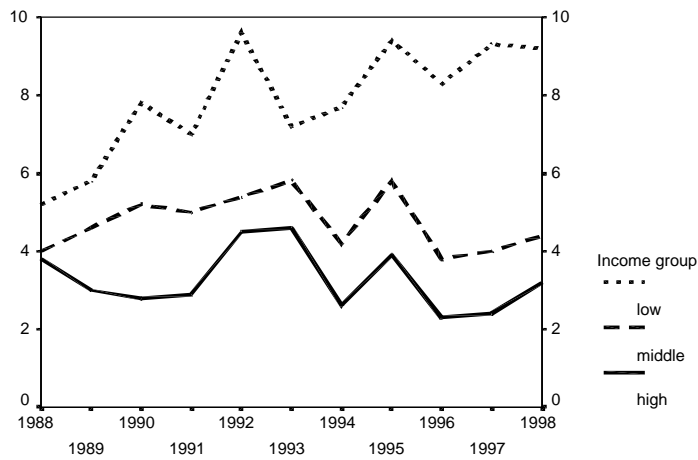


Figure 5a: Exposure to threatening or violent behaviour

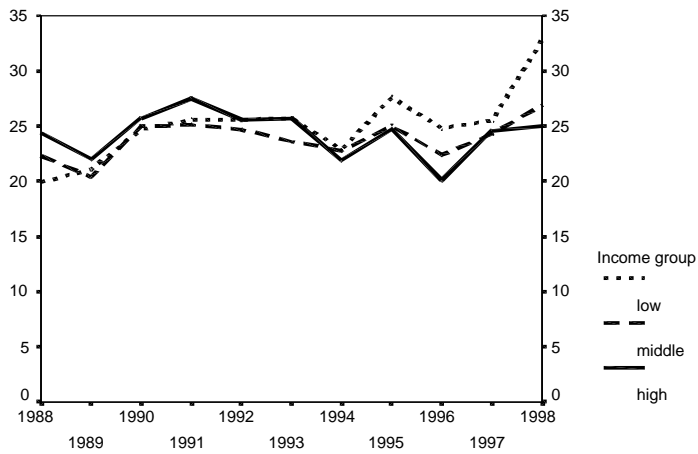


Figure 5b: Exposure to theft or criminal damage

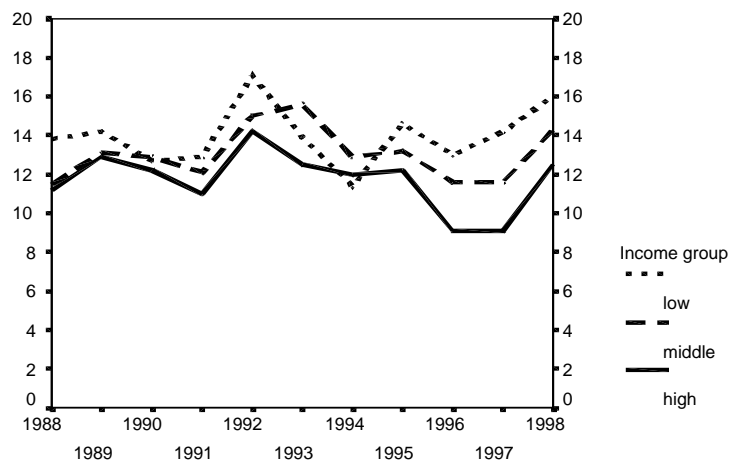


Figure 5c: Fear of violent crime

4.4 Financial difficulties, inequality and vulnerability; a more detailed analysis

The relationship between financial difficulties or income inequality and violent victimisation has often been attributed to the fact that the group comprising individuals experiencing financial difficulties or on low incomes is made up of precisely those demographic groups within the population that are at greater risk of victimisation, such as single parents and young men. As has already been mentioned, interpretations of trends in and the relationship between financial difficulties and criminal victimisation are further complicated by the fact that the composition of the groups in question has changed over the course of the study period. The same reservation holds to some extent even in relation to the income variable; the income groups differ *inter alia* with regard to age and this difference has become more marked over the course of the period studied.¹⁵ Is this the principle, or even perhaps the only explanation? If financial problems or income still have significant effects when we analyse the interaction effects among demographic factors and the socio-economic situation, however, the interpretation must be that it cannot only, or even primarily, be membership of a certain demographic group that is effecting the level of victimisation. In order to more closely examine the connection between welfare, inequality and victimisation, we have therefore conducted a logistic regression analysis.¹⁶ This enabled us to control for the composition of

¹⁵ In 1990/91 the average age in the three income groups was 37, 40 and 46 years respectively. In 1998/99 the corresponding ages were 35, 41 and 48.

¹⁶ In order to analyse income as a risk factor and changes that may have occurred over time, we have employed logistic regression. This is a multivariate regression technique used to estimate the likelihood that an event will occur (Menard 1995). This enables us to compare the likelihood that different groups will be victimised. The results are presented in the form of odds-ratios. The odds-ratio is the quotient between the odds of different groups, in this case expressed as deviations from the odds of a reference category. The reference category is assigned the value 1. Thus an odds-ratio greater than one means the group in question is at higher risk of victimisation than the reference group, whilst a value less than one means that the group is at a lower risk of victimisation. The calculations were conducted using the indicator function in the statistical package SPSS. The constant is included in the models.

the groups, and for the effect of other factors that may have an important effect on the risk of victimisation.

In order to allow for a comparison of the situation at the beginning of the 1990s with that at the close of the decade, we created two cross-sections by combining the years 1988 to '90 and 1996 to '98. Table 1 shows whether income has a significant effect on victimisation and fear of violent crime. In addition, it show whether the difference in the victimisation risk between different income groups is significant. Tests have also been conducted for possible increases or decreases in the risk of victimisation between the two periods examined.¹⁷ Changes are expressed as odds-ratios with the situation of the relevant income group in 1988-'90 as the reference category. Thus the regression models focus on two issues, firstly the relationship between the various income groups, and how they differ in respect of their respective victimisation risks, and secondly whether changes have occurred over time in the victimisation risks of the different income groups. The models include controls for sex, age, immigrant background (born outside Sweden) and type of family (single, single parent or cohabiting partners with and without children).

The results presented in Table 1 add more detail to the picture described earlier. The differences in exposure to violent crime between the different income groups become smaller when controls are run for the effects of group composition. The disproportionately high risk experienced by the low-income group remains, however, as does the tendency towards polarisation. For those from low- income households, the risk of being exposed to threatening or violent behaviour has increased between the two periods examined. Income has a

¹⁷ These tests were run using interactional models with period and income combined. For the purposes of this test, the two cross sections were combined in order to create interaction terms between study period and income.

significant effect only at the end of the period. At this time, the risk of being exposed to threats or violence was almost twice as high for those from low-income households as for those with high incomes, an excess risk that is not explained by composition effects. In relation to theft offences, controlling for composition effects leads to a situation where it is the high-income group that is at greatest risk of exposure to this type of crime. Over time, however, there has been a negative equalisation of the risks since the other income groups have experienced a significant increase in the risk for victimisation, an increase that has been particularly marked for the low-income group. As regards fear of exposure to violent crime, there were no differences between the groups in 1988-90. During the 1990s, the levels of fear experienced by the high-income group have fallen significantly; this means that the income variable comes to have an effect such that the high-income group experiences less fear of violent crime than the remaining groups.

Table 1. Income group and victimisation (threatening or violent behaviour outside the practice of one's occupation, theft or criminal damage, and fear of violent crime respectively). Persons aged 20 to 64. 1988-'90 (N: 13047-13158) and 1996-'98 (N:12783-12893). Odds-ratios with high-income households as reference category. Models include controls for sex, age, immigrant background and family type.

Model A	<i>Threatening or violent behaviour</i>		
	<i>1988-90</i>	<i>1996-98</i>	<i>Change^(a)</i>
<i>Income</i>	Not sig.	P<0,01	
Low	1,27	1,85**	1,26*
Middle	1,09	1,12	0,90
High	1	1	0,92
Model B	<i>Theft or criminal damage</i>		
	P<0,01.	P<0,05	
Low	0,63**	0,84*	1,28*
Middle	0,74**	0,86**	1,15*
High	1	1	1,04
Model C	<i>Fear of violent crime</i>		
	Not sig.	P<0,05	
Low	1,14	1,30**	1,04
Middle	1,07	1,21**	0,99
High	1	1	0,80*

** = p<0,01; * = p<0,05

^(a) Odds ratios for victimisation 1996-'98 with the relevant group 1988-'90 as the reference category.

Table 2 further illustrates that a credible analysis of the victimisation of individuals must really go further than merely looking at the exposure to crime experienced by different demographic groups. The table presents the proportion of single parents (for the most part mothers) who have been victims divided up on the basis of two indicators of financial problems: the presence or absence of a cash safety margin and whether or not the person has been in receipt of income support benefits. There is a substantial difference in levels of victimisation and fear of violence between single parents experiencing financial difficulties and those not experiencing such problems. Among those in income support households, approximately one quarter have been exposed to threatening or violent behaviour over the course of the preceding year. The corresponding figure among the others is approximately seven per cent. This means that in terms of their experience of threatening or violent behaviour, single parents with no financial difficulties are more similar to the rest of the population than they are to single parents who are experiencing financial problems.

Table 2. Single parents exposed to threatening or violent behaviour outside the practice of their occupation, by various financial problems. 1988-1999.¹⁸ Proportion in per cent.

Financial problem	Threatening or violent behaviour	Theft or criminal damage	Fear of Violent crime	N
Cash safety margin				
Yes	7,9	33,1	16,6	1262
No	18,5*	36,1	26,0*	803
Income support				
No	7,4	33,2	17,7	1442
Yes	25,9*	37,3	29,3*	448

*p<0,001 (χ^2 -test)

¹⁸ Income support figures relate to the period 1988-98.

5. Conclusion

The 1990s were a decade when Swedish society experienced considerable economic stress. Analyses of Swedish welfare trends show that groups that already occupied a relatively weak position were hardest hit by the increases in levels of unemployment and the cutbacks within the welfare system. One of the most marked consequences of the economic crisis was thus an increase in levels of inequality in relation to welfare resources. This article has examined the question of the effects of the economic crisis on citizens' criminal victimisation and fear of crime. The aggregate crime level has been more or less stable over the course of the 1990s, which represents a break in the general post-war crime trend. In this respect, Swedish trends are compatible with those witnessed in other European countries. This article has shown however that the apparent stability of these trends hides the fact that different groups within society differ with regard to both levels and trends in exposure to crime during the 1990s.

The levels of victimisation vary in relation to the presence of financial problems and the seriousness of the problems in question. Differences in levels of victimisation and trends are to some extent explained by composition effects, since groups experiencing financial difficulties comprise those groups within the population at greatest risk of being victimised. Essential differences nonetheless remain in the risk for victimisation, when controls are run for these composition effects. Those experiencing higher levels of victimisation tend also to be disadvantaged in other respects. The fact that different welfare problems are related to one another makes aggregate differences between individuals and groups more noticeable.

There has been a tendency toward a worsening of the situation of more marginalised groups and their distance from the rest of the population has increased. Two of the groups identified as being among the "losers" of the 1990s, single mothers and people on low incomes, present

a higher level of victimisation at the end of the 1990s than they did at the beginning of the decade. At the same time, the groups that were least exposed to crime at the beginning of the 1990s present stable trends throughout the period. In relation to fear of violent crime, those on high incomes present a significant reduction in levels of fear experienced. Taken together these findings reflect the same trend towards increasing inequality that has been witnessed in other areas of welfare.

The differences in levels of victimisation and the uneven trends across groups occupying different socio-economic positions, involve a challenge to the traditional perspectives within victimology and their emphasis on lifestyle factors. It is clear that security and victimisation in relation to violent crime are linked to levels of resources. There is a tendency, however, for the crime policy debate to ignore this context and to focus instead on relationships associated with membership of various demographic groups (such as sex, age and type of family, for example) and differences in routine activities (for a discussion of the individualisation of the crime problem and its causes see, for example, Tham 1995; Young 1999; Garland 2001). By widening the field of victimological analysis to include the living conditions affecting the lives of crime victims, not only provides a more complete picture of the crime problem, but also directs attention at conditions that are more open to political interventions.

We have shown that the trend towards increased inequality in welfare resources is also to be found in relation to criminal victimisation. In order to understand the mechanisms that lie behind this trend, it is essential to further examine and problematise the relationship between demographic factors and victimisation and fear of crime. In this vein, the authors are at present planning a study which will employ indicators of victimisation in combination with measures of other forms of vulnerability in an analysis that will focus on relationships at both the individual and neighbourhood levels.

References

- Box, S. (1987), *Recession, Crime and Punishment*. London : Macmillan Education
- Cohen, L. & Felson, M. (1979), "Social Change and Crime Rate Trends", *American Sociological Review*, 44:588-608.
- Coleman, C. & Moynihan, J. (1996), *Understanding Crime Data. Haunted by the dark figure*. Buckingham: Open University Press.
- Currie, E. (1997), "Market, Crime and Community. Toward a mid-range theory of post-industrial violence" *Theoretical criminology*, 1:147-72.
- Erikson, R. (1993), "Descriptions of Inequality: the Swedish approach to welfare research", in M. Nussbaum & A. Sen, eds., *The Quality of Life*, 67-83. Oxford: Oxford University Press.
- Estrada, F. (2001), "Juvenile Violence as a Social Problem. Trends, media attention and societal response." *British Journal of Criminology*, 41:639-55.
- Estrada, F & Nilsson, A. (2001), "Brottslighet som Välfärdsproblem" (Crime as a Welfare Problem), in Å. Bergmark, ed., *Ofärd i välfärden*, (Disadvantage in the Welfare Society), SOU 2001:54, 223-63. Stockholm: Ministry of Health and Social Affairs.
- Field, S. (1995), "Economic Cycles and Crime in Europe", in: *Crime and Economy*, Reports presented to the 11th Criminological colloquium, 53-72. Council of Europe Publishing.
- Garland, D. (2001), *The Culture of Control. Crime and Social Order in Contemporary Society*. Oxford: Oxford University Press.
- Gähler, M. (1998), *Life after Divorce. Economic, social and psychological well-being among Swedish adults and children following family dissolution*. Doctoral dissertation. Stockholm: Swedish Institute for Social Research.
- Hagan, J. & McCarthy B. (1997), *Mean Streets. Youth crime and homelessness*. Cambridge: Cambridge University Press.
- Hindelang, M., Gottfredson, M. & Garofalo, J. (1978), *Victims of Personal Crime: An empirical foundation for a theory of personal victimization*. Cambridge: Ballinger.
- Jamrozik, A. & Nocella, L. (1998), *The Sociology of Social Problems. Theoretical perspectives and methods of intervention*. Cambridge: Cambridge University Press.
- Van Kesteren, J., Mayhew, P. & Nieuwbeerta, P. (2000), *Criminal Victimisation in Seventeen Industrialised Countries*. The Hague: WODC.

- Lambert, E.Y. & Wiebel, W. (1990), *The Collection and Interpretation of Data from Hidden Populations*. Institute on Drug Abuse, Research monograph series 98: U.S. Department of health and human services.
- Mawby, R. & Walklate, S. (1994), *Critical Victimology*. London: Sage.
- Menard, S. (1995), *Applied Logistic Regression Analysis*. London: Sage.
- Nilsson, A. (2002), *Fånge i marginalen – uppväxtvillkor, levnadsförhållanden och återfall i brott bland fångar*. (Confined to the margins. The childhood, living conditions and recidivism of prison inmates), Doctoral dissertation. Stockholm: Department of Criminology.
- Pantazis, C. (2000), “Fear of Crime, Vulnerability and Poverty”, *British Journal of Criminology*, 40:414-436.
- Rönneling, A. & Tham, H. (1999), “Social Exclusion in Sweden – poverty, inequality and marginalisation”, in H. Steinert ed., *Social Exclusion as a Multidimensional Process*, 1-54. Vienna: Institut fur Rechts- und Kriminalsoziologie.
- Sen, A. (1985), *Commodities and Capabilities*. Amsterdam: North Holland.
- SOU 2001:79, Palme, J., Bergmark, Å., Bäckman, O., Estrada, F., Fritzell, J. Lundberg, O., Sjöberg O., Sommestad L. & Szebehely M. *The Balance Sheet for Welfare in the 1990s. Final report from the Welfare Commission*. Reports of the Government Commissions. Stockholm: Fritzes. (english version, forthcoming)
- Statistics Sweden, (1995), *Offer för Vålds- och Egendomsbrott 1978-1993*. (Victims of Violence and Property Crimes) Report 88, Stockholm: Statistics Sweden.
- Shaw, C.R. & McKay, H.D. (1942), *Juvenile Delinquency and Urban Areas*. Chicago: The University of Chicago Press.
- Tham, H. (1995), “From Treatment to Just Deserts in a Changing Welfare State”, in A. Snare, ed., *Beware of Punishment*, 89-122. Oslo: Pax.
- Westfelt, L. (2001), *Brott och straff i Sverige och Europa. En studie i komparativ kriminologi*. (Crime and Punishment in Sweden and Europe- a study in comparative criminology) Doctoral dissertation. Stockholm: Department of Criminology.
- Wikström, P.O. (1990), “Delinquency and the urban structure,” in P.O. Wikström, ed., *Crime and Measures against Crime in the City*, 7-30. Stockholm: National Council for Crime Prevention.
- Young, J. (1999), *The Exclusive Society. Social Exclusion, Crime and Difference in Late Modernity*. London: Sage.