

Why WOMEN STEAL



Mrs. Helen Harper, who was sentenced to from three to six years for forgery in the embezzlement of \$57,000 from the lumber company for which she worked. Her husband tried to serve her prison term for her.

By Madelin Blitzstein

ALL men are not honest. And women have been known to steal. So a Baltimore bonding firm decided recently to study what differences, if any, there are between motives of male and female embezzlers.

Are women more altruistic in their thievery? Or do men steal for a less selfish purpose?

Are men more likely to be taken in by a confederate? Or do the women fall more easily and quickly when approached by a would-be partner in crime?

Do the women, the men, or both, embezzle in order to satisfy an apparently overpowering desire to drink, gamble and speculate?

These and many other questions are answered in the results of a unique study of 400 women embezzlers. This survey has just been completed under the auspices of the statisticians of the United States Fidelity and Guaranty Company of Baltimore. It is the second study to be published by the company on the subject within recent months.

The first took up the case histories of 1001 embezzlers listed in the claim files of the company; among these 1001 thieves were 963 men and 38 women. The new survey was prompted by the increasingly important role which is being played by the American woman in business, for there are three times as many female clerical workers in this country today as there were in 1910.

Of these 400 ladies who stole either money or property from their employers, the biggest culprit was a woman who took \$250,000, and the second largest was a city treasurer who made off with \$145,000.

All 400 of them stole a total of \$1,293,201.49; they were divided into five major occupational classes: women employed in mercantile establishments, numbering 239, and making off with an average of \$2,830.11; those employed in banks, 41 altogether, taking an average of \$6,637.98; those employed in post offices, a total of 35, stealing about \$1,429.72 apiece; women who worked for fraternal societies, 63 in all, obtaining each for herself \$658.21 as an average; and the 22 women holding public office who made off with an average of more than \$11,000.



The women embezzlers who were employed in banks took an average amount of \$6637.



Not an embezzler but a swindler was clever Cassie Chadwick who, posing as the daughter of Andrew Carnegie, hoodwinked conservative bankers in Ohio, New York and Massachusetts for more than a million dollars.

IN order to get as much of a cross-section of female embezzlers as possible, and thus obtain the most scientific conclusions, the company used cases which were scattered over 42 states, Canada and Europe, included 191 married women, 139 single women, 44 widows, and 26 women either divorced or separated from their husbands. None of the 400, as far as the statisticians know, had a college education; the ages ranged from 19 upward all the way to 78, but averaged 35½ years; and the period of employment ranged from a woman who took \$700 the day after she got her job to a female embezzler who absconded with a lot of money after working for the same employer for 47 years.

Perhaps the most remarkable feature of the study is the fact that it disclosed that 179, almost half of the women, committed the embezzlement for the benefit of others, if not altogether, at least in part. Thus the Baltimore bonding firm feels safe in stating that women are far more altruistic and far less selfish in their thefts than are men.

A typical case of such altruism is No. 203710, who had been financial secretary for a fraternal society in Iowa. She had a grade school education and was married; her home conditions were poor, and she stole \$144.70 in order to buy her husband, who had lost his leg, an artificial limb.

Almost as remarkable is the conclusion that "poor character" had very little to do with the embezzlements; only 26 cases out of the whole 400 had this reason given. The study found that none of the women was lacking in in-

telligence, that they knew their work and performed it creditably, and that they were, on the average, women who had held their positions for five years at a good level of salary.

It is also surprising to find that in only 28 cases out of the 400 are "pleasure and dissipation" given as the governing cause of the theft; in the cases of the 963 men previously studied, this accounted for a far larger percentage, for the men embezzled in many instances in order to have the wherewithal for drinking, gambling and other frivolities. Even "clothes and extravagance" brought ruin to only 15 women, of whom 13 were unmarried. And another difference between men and women embezzlers is that the women of this profession are much more likely to be taken in by a confederate than are their brothers.

"It seems fair to repeat," states the report, "that employes, men and women, up to the point where they dip into the till, are honest. They consider that they are not stealing but that they are borrowing for a real or fancied need and intend to pay it back.

THE record of the 400 would indicate that women are more prone to share with others the proceeds of their dishonesty, that collusion with other employes is more prevalent among them, and that they abscond more frequently.

"Family living expenses accounted for 81 of the embezzlements and living in excess of income accounted for 105. In 179 instances others rather than the embezzler alone benefited from the act;

among such beneficiaries, for instance, were 18 husbands out of work, 28 irresponsible or dominating husbands, 23 men other than husbands, and 11 other relatives.

"In the cases of collusion, the women usually worked with men; these were usually single women. Absconding was surprisingly prevalent; one in ten fled. Eleven absconding wives took their husbands along."

The largest single operation covered in the study concerned a 37-year-old woman who had been secretary and treasurer for an investment banking concern in Oklahoma for eight years. She was married and earned \$400 a month. The average wage for all the 400 women, by the way, was \$97 a month. This woman had entire charge of running the office and her employers had complete faith in her; she had worked in the same position for eight years. Her husband earned \$5000 a year. The company went into bankruptcy when her defalcation was discovered. She immediately hired an able criminal lawyer and refused to talk. It was known that she had used the money entirely for speculation and to purchase property; she embezzled a quarter of a million dollars. She was convicted and sent to prison.