



No. 184

# Crimes Against Small Business in Australia: A Preliminary Analysis

**Santina Perrone**

*In 1999 the Australian Institute of Criminology and the Council of Small Business Organisations of Australia (COSBOA) planned a nation-wide survey. This survey, the largest ever of crime against small business, analysed responses from 4,315 small businesses in the retail food, retail liquor, newsagent, pharmacy and service station sectors. This paper reports preliminary results of victimisation and revictimisation.*

*Of the Australia-wide sample, 51.5 per cent experienced crime victimisation. In order, the highest prevalence was of theft from premises, followed by burglary, vandalism, credit card fraud and employee theft. Respondents who had been victimised reported a mean (average) of 38 incidents (this includes multiple shoplifting incidents) while the median was four incidents (half the businesses experienced more than four and half less than four incidents).*

*Many small businesses experienced "repeat victimisation" — mostly for credit card fraud, vandalism, assault/threat/intimidation, employee theft and burglary. Businesses were most vulnerable in the first four years of operation and medium sized businesses were victimised more than very small businesses. The mean loss was \$7,818 per victim, while the median was \$1,500. Four per cent of victims were forced to close for half a day or more following a crime. This represents a significant loss to our wellbeing.*

*This is the first release of data from this pioneering study. The Australian Institute of Criminology will release further data as it is analysed.*

**Adam Graycar**  
**Director**

**C** rime and its prevention are enduring public issues. This survey of crimes against small business complements ABS surveys which focus largely on harms perpetrated *against individuals and their households*. This survey aims to fill the gap in our knowledge regarding the character, magnitude and impact of offences perpetrated within and against the business community. Existing research, both domestic and international, alerts us to the greater risk of criminal victimisation faced by commercial premises vis-à-vis their residential counterparts (Bamfield 1994; Walker 1994; Mirrlees-Black & Ross 1995; Federal Bureau of Investigation 1996), especially small business enterprises (British Chamber of Commerce 1997; Gill 1998). Also highlighted is the significant (and largely non-quantifiable) economic and emotional weight borne by the business community as a result of crime. Smaller enterprises are particularly vulnerable, since they lack a competitive market edge and hence experience greater difficulty in absorbing the direct and indirect costs of victimisation (Fisher & Looye 2000).

These findings are especially remarkable given that in Australia small to medium businesses comprise 99.6 per cent of the entire non-government commercial sector (ABS 1999a). As acknowledged by the ABS (1999b), a business sector's contributions to employment growth and employment generation are important measures of its economic importance. Longitudinal analysis consistently reveals the small business sector to be the strongest overall contributor to

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national employment growth (ABS 1999a, 1999b). It is therefore clear that the adverse impact of business victimisation is not merely confined to the “front line”, that is, the immediate target. Its effects are widespread and cumulative, impacting not only upon the victims’ immediate and extended support network, but the general business sector (through elevated insurance premiums and security costs, reduced demand for, and provision of, goods and services, and slumps in confidence accompanying economic downturn) and the wider community (through reductions in gross domestic product and employment and investment). From a purely economic perspective, the impetus to prevent crimes against business generally, and small business in particular, is therefore great.

### The Present Study: Research Objective and Methodology

Due to the lack of systematic empirical information on crime against business, the Australian Institute of Criminology initiated and undertook the first national survey of Australian businesses’ experience of crime (Walker 1994). The present research builds upon this seminal investigation, providing a further quantitative and qualitative snapshot of business crime (both attempted and completed). The profile of business victimisation generated was based on examination of the following dimensions:

- crime prevalence—the percentage of the total sample experiencing some form of crime;
- crime concentration—the average number of incidents experienced by each victim;
- crime incidence—the total volume of criminal incidents experienced by affected parties;
- the nature of criminal victimisation, including offences against property such as burglary, vandalism and motor vehicle theft, and those involving violence such as robbery, assault, threats, intimidation, bribery and extortion; and
- the impact of crime (financial, operational and psychological) incurred by victims, both directly and indirectly (losses incurred

due to business disruption or closure, such as lost customers or orders, compensation payouts, medical expenses, crime prevention expenditure and higher insurance premiums).

Unlike its predecessor, however, this study concentrates specifically on the small business sector. The expression “small business” is not as simple an exercise as it might appear, due to the existence of competing definitions. For example, the ABS (1998) has commonly utilised employment levels (generally non-agricultural enterprises employing fewer than 20 persons in the non-manufacturing industries or fewer than 100 persons in the manufacturing industries) as a criterion for the designation of small business status. By contrast, the Australian Taxation Office (1999) determines business size in accordance with total annual income (less than \$10 million).

Each of the classificatory schemes on offer has its own benefits and limitations, but within research circles, the ABS definition is generally held to be superior. Accordingly, for the purposes of the present study, sample selection was guided by the ABS small business concept. The classification was, however, modified in order to differentiate further size dimensions, resulting in the following small business typology:

- micro business—employing five or less full-time or equivalent fractional staff (part-time and casual employees were attributed a weighting of 0.5);
- small business—employing between six and 20 full-time or equivalent fractional staff;
- medium business—employing between 21 and 50 full-time or equivalent fractional staff; and
- large business—employing greater than 51 full-time or equivalent fractional staff.

Cohort selection was further limited to a specific cross-section of business premises; specifically, those situated within—though not confined exclusively to—a number of industrial sectors assumed to be at heightened risk of crime. These sectors are retail food, retail liquor, newsagents, pharmacies and service stations.

Aside from documenting the prevalence and incidence of crime across all business sectors under review, one of the key objectives was to ascertain patterns of relative victimisation and risk distribution amongst the industrial sub-categories represented. Criminologists have long acknowledged the theory that exposure to crime is not entirely random (Crow & Bull 1975; Cohen & Felson 1979; Lynch 1987; Meier & Miethe 1993), as have workplace violence researchers (see, for example, NIOSH 1992, 1996; Chappell & Di Martino 1998; Budd 1999). In short, there is much evidence to suggest that certain occupational risk factors and situations (such as working with the public, working in isolation or in crime-prone areas, working late at night or in the early hours of the morning, being involved in the exchange of money, or in the custody of valuable or otherwise desirable property such as drugs or jewellery), or combinations of those factors and situations, serve to increase vulnerability.

There is, moreover, substantial empirical evidence to suggest that an initial experience of crime increases the probability of subsequent victimisation (Ellingworth et al. 1997; Litton 2000), especially for businesses situated within the retail sector (Shapland 1993; Tilley 1993; Fisher & Looye 2000).

The present study provided an ideal opportunity to explore whether such predictors of criminal victimisation hold true. Namely, it permitted determination of:

- whether a small proportion of the sample of businesses surveyed did indeed account for a large proportion of the criminal victimisations reported; and
- whether, amongst the cohort, certain demographic and/or operational variables were in fact correlated, or at least associated with, heightened levels of victimisation and repeat victimisation.

A postal survey was constructed with the assistance of the Council of Small Business Organisations of Australia and sent to 28,000 randomly selected small businesses within the target industries identified above. Distribution

proceeded proportionally, relative to the volume of premises located within each of the Australian States and Territories, and to the volume of small businesses represented within the target industry subsectors. Due to the potential problems for recollection, it was determined that the survey be time-based. Accordingly, respondents were asked to limit their reporting of business victimisation to the period encompassing the 1998–99 financial year. Whilst strengthening the likelihood of accurate recall, the imposition of a time parameter also introduced some shortcomings. Most notably, as suggested by Farrell and Pease (1993), confining respondents' experiences of victimisation to a 12-month period may distort the representation of repeat victimisation. What might appear to be a single occurrence might actually be a repeat of crimes experienced in the time period immediately preceding that under review. Likewise, the incident may be the first in a series of like occurrences extending into the post-study timeframe. It is important to be aware of these limitations in drawing conclusions regarding repeat victimisation.

Responses were obtained from 4,315 small business operators. These were geographically weighted towards the most populous states—New South Wales (31.4%) and Victoria (25.1%). When allowances are made for those questionnaires returned to sender unopened (due to business closures, relocations or incorrect/incomplete mailing details), this represents a 16.2 per cent response rate. While on face value this response rate may appear quite low, it must be emphasised that the survey required a considerable effort from the small business community. Due to the breadth of the information sought, the questionnaire was lengthy (15 pages), complex and time-intensive—at least for those who had experienced crime. Victims were required to remember details (such as the time of the incident, the number of people on

staff, and the weapons involved) that might not be readily recollected. Hence, for those approaching the task diligently, some recourse to administrative records, such as police reports and insurance claims, was necessary. As can be appreciated, small businesses, particularly sole-operators, do not have large amounts of spare time and this may have served as a disincentive to completion. Also, the survey was required to be completed just prior to the Christmas period.

Relative to previous comparable research that has employed a variety of sampling approaches (Walker 1994; Gill 1998; Burrows et al. 1999), the present research managed to achieve a considerably larger cohort. Whilst acknowledging the problems of drawing direct comparisons, it is noteworthy that Gill (1998), whose research made use of a much shorter postal questionnaire, reported a 9.7 per cent response rate.

### A Portrait of Small Business Victimisation: Prevalence and Incidence

Prior to outlining the respondents' experiences of criminal victimisation, it is necessary to note that 105 respondents commenced business operations subsequent to 30 June 1999 and therefore technically fall beyond the specified parameters of the study. Of the remaining 4,210 respondents, just over half (n=2,167 or 51.5%) reported having experienced crime.

Figure 1 provides a representation

of the prevalence of attempted and completed crimes experienced by the cohort of businesses; that is, the number of businesses that experienced each of the specified categories of crime on at least one occasion. When prevalence rates are examined with respect to the subsample of victimised respondents, theft from premises (shoplifting) and burglary are clearly the largest offence categories, both with respect to attempts (experienced by 25 per cent and 26 per cent of premises respectively) and completions (experienced by 42 per cent and 40 per cent respectively). At the other extreme, businesses were least likely to suffer incidents of bribery or extortion (experienced by less than 0.5 per cent of the sample).

In turning to the issue of crime incidence, a total of 82,034 offences were perpetrated against the cohort. Though most premises reported either a single (n=411 or 19%) or couple of crimes (n=328 or 15.1%), 11 businesses recorded crimes ranging in the thousands, with one the object of 12,000 separate known offences. Even this tally understates the true extent of business harm, for in 101 cases (4.7%) respondents indicated that they had been on the receiving end of frequent victimisation but were incapable of enumerating their experiences.

On average, those businesses subjected to crime had suffered 38 incidents in the 12-month period preceding the survey. This includes all crimes. Hence, the common experience of multiple

Figure 1: Prevalence of crimes committed against small business premises between 1 July 1998 and 30 June 1999

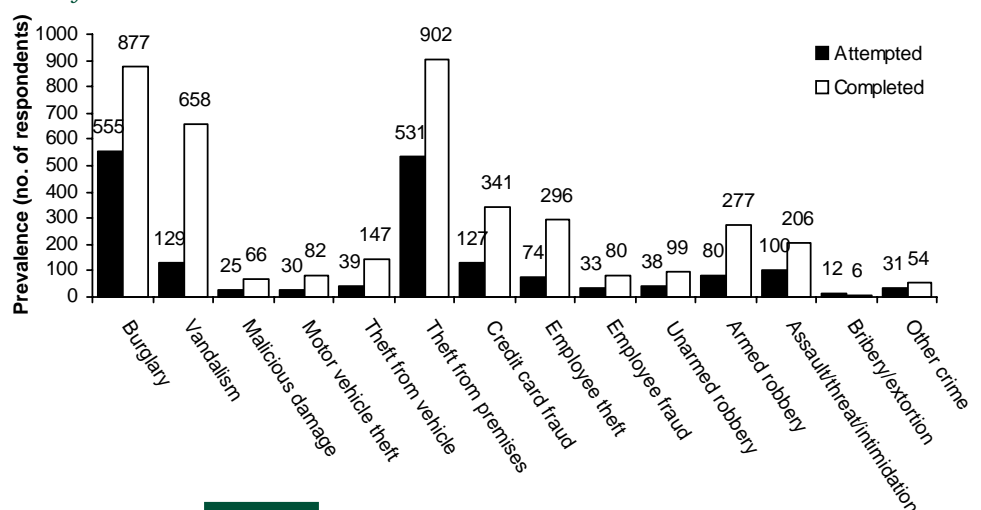
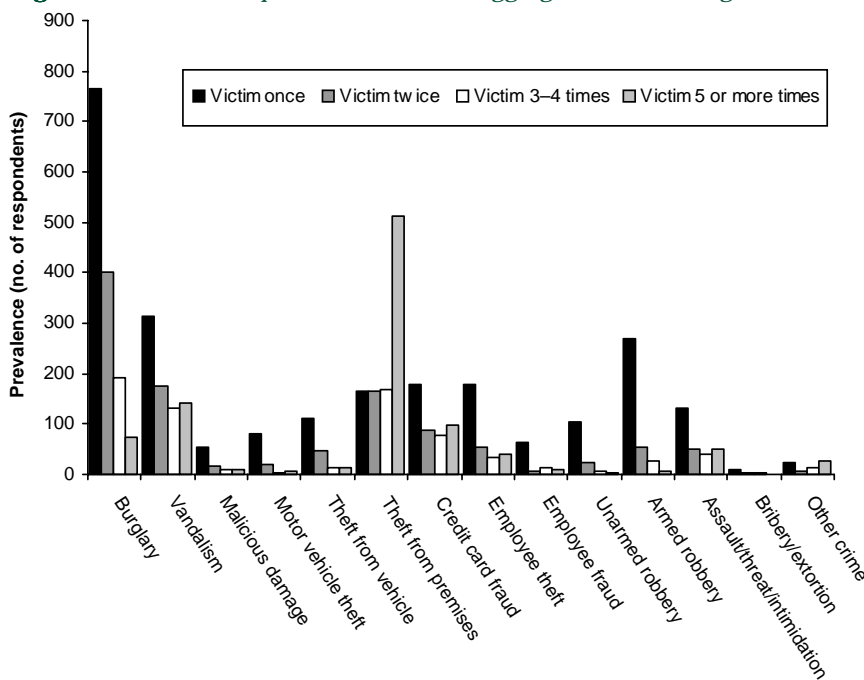




Figure 2: Patterns of repeat victimisation—aggregate offence categories



incidents of shoplifting (18,158 attempts and 39,708 completions), employee theft (3,068 attempts and 2,307 completions), vandalism (496 attempts and 2,495 completions) and assaults/threat/intimidation (388 attempted threats of violence and 1,109 verbal and/or physical assaults/intimidation) significantly raises the mean. Instructively, the median number of offences experienced is four. Finally, of the total volume of crimes experienced by the sample of victimised businesses, most (n=53,333 or 65%) consisted of completed crimes as opposed to those that were only attempted (n=28,701 or 35%).

### Patterns of Repeat Victimisation

The figures cited above certainly speak clearly to the issue of multiple victimisation. In fact, a closer examination of victimisation patterns reveals that, in keeping with other research (Burrows et al. 1999), crime is highly concentrated, with one per cent of business premises accounting for 66 per cent of all crime incidents. Of particular concern is whether incidents of repeat victimisation occur within the same offence category or span the offence categories.

Figure 2 provides a representation of the propensity for businesses to suffer repeat attacks within each of the offence categories. An immediate, though hardly surprising, discovery is that premises exposed to

shoplifting are overwhelmingly more likely to experience multiple incidents (89%) as opposed to a one-off event. Similarly, 75 per cent of businesses experiencing a crime within the “other” category reported having experienced another similar crime. As a matter of clarification, whilst this latter classification is comprised of a variety of offences, two in particular—petrol drive-offs (n=30 or 35%) and passing false prescriptions (n=21 or 25%) account for 60 per cent. Other offence categories also recording high repeat victimisation levels are: credit card fraud (62%); vandalism (60%); assault/threat/intimidation (57%); employee theft (52%); burglary (47%); and employee fraud (44%).

Examining those offences least likely to be suffered by businesses on multiple occasions, it is revealed that only 25 per cent of the victims of armed robbery experienced a subsequent episode, followed closely by motor vehicle theft at 27 per cent. Interestingly, those recording an initial theft from a vehicle reported much higher rates of revictimisation (40%).

When the data is disaggregated into attempts and completions, it is discovered that, almost without exception across crime categories, those subjected to attempts recorded a higher percentage of revictimisation vis-a-vis those reporting completions. Though the rates of difference were often

within two to five percentage points, there were some dramatic variances. For instance, respondents reporting an attempted motor vehicle theft recorded just under twice the rate of repeat victimisation (40%) as those reporting a successful motor vehicle theft (22%). Similarly, those subjected to an unsuccessful unarmed robbery were almost twice as likely to be revictimised (37%) as compared to those reporting a successful episode (20%).

Aside from the assault category, which clearly encompasses offences against the person, it would appear that businesses are highly susceptible to multiple episodes of property crime. It is, however, equally important to underscore the high levels of multiple victimisation within violent offence categories. In particular, 43 per cent of all businesses subjected to an unarmed robbery suffered a repeat attack, as did 45 per cent of those that had recorded a bribery or extortion.

### Business Characteristics Associated with a Heightened Risk of Victimisation

#### Victimisation by Length of Time in Business

Of those businesses in operation for a period not exceeding six months (n=153), 35.3 per cent (n=54) had been the victim of some form of crime. Furthermore, it would appear that in the first four years of operation, a business’s chance of being victimised increased over time. In both absolute and relative terms, those businesses in operation for between two and four years recorded the highest levels of victimisation, whilst the lowest levels of victimisation were recorded by those businesses in operation for more than 25 years. A number of theories might be offered to explain those temporal patterns—such as the greater employment of crime prevention measures over time—and these will be explored in a subsequent paper.

#### Victimisation by Size of Business

In relative terms (that is, as a percentage of sectoral representation) medium and

large businesses represent the most victimised business categories (85.6% and 72.7% respectively) as compared to micro businesses (45.9%). Importantly, however, micro businesses constituted 60 per cent of the sample.

*Victimisation by Industry and Nature of Business Activity*

The risk of victimisation does not appear to be uniformly distributed amongst the industry categories. In relative terms, liquor/hotel/motel businesses experienced the greatest rate of criminal victimisation (74.7%), followed by pharmacies (61.8%), newsagencies/post offices (57.5%), non-food retail premises (56.1%) and general stores/supermarkets (55.4%).

When industry data is disaggregated to examine the specific nature of the constituent businesses, it is revealed that in relative terms hotels and motels with gaming facilities faced the highest risk of victimisation (84%). Roadhouses faced a marginally higher risk of victimisation (54%) as compared with other service stations (53%), as did newsagencies that served as agents for Australia Post and/or sold lottery products (59%) compared to simple newsagents (57%). Other remarkable features include the markedly higher risks of victimisation faced by service stations collectively (52% of service stations and roadhouses combined) in comparison to mechanical repair garages (35%). Of those businesses predominantly engaged in the preparation and sale of food, milkbars/delicatessens faced the highest relative risk (43.9%) compared to restaurants/cafes (38.4%) and takeaway food premises. Moreover, relatively more supermarkets experienced crimes (71.2%) as compared with convenience/general stores (54.8%).

*Victimisation by Business Location*

Aside from the existence of a motivated offender and the attractiveness of a target as determined by the nature of its operations (goods desired, large cash flow), Cohen and Felson (1979) argue that it is necessary to examine the differential opportunity structures for crime that are present. Of crucial

importance in this respect is business location. There is a similarity in the relative rates of victimisation between businesses situated in shopping strips and those situated in shopping centres/malls (each recording a 54% rate). By contrast, those situated in business centres recorded a lower rate of victimisation (42%) when compared to those located along business strips (51%). Of particular note is that 50 per cent of businesses situated in isolated areas reported having experienced crime, along with 71 per cent of those situated on arterial roads, 57 per cent of those situated within residential zones and 57 per cent of those situated within medical facilities. Premises situated in recreational/transport facilities (40%) and those located within industrial estates (44%) are included amongst those businesses recording the lowest relative rates of victimisation.

*Victimisation by Operational Factors: Hours of Operation and Staffing Levels*

Continuing on from Cohen and Felson's (1979) theory, one cannot overlook the importance that operational variables such as trading hours contribute towards criminal vulnerability. For example, whilst only 148 businesses reported operating on a 24-hour basis, just over 70 per cent of these reported being victimised. The vast majority of the affirmative responses consisted of service station operators (n=79 or 76%), with hotels/motels with gaming facilities contributing a further six per cent. Also of relevance is the revelation that, on average, 53 per cent of all businesses that conducted operations beyond 9pm reported at least one criminal episode.

Preliminary analysis indicates that a business is at heightened risk of robbery after noon (70% of all such offences occurring during this period). This is especially so in the hours between 4pm and 9pm (54% of attacks), when cash levels are presumably at their highest. Just over one in 10 premises were struck between the hours of 9pm and 12am. Of those attacked in the morning, the peak risk period is between 12am and

7am, with 54 per cent of all robberies occurring during this time. It would appear then that some degree of additional risk is attached to extended or irregular operational hours, though this requires further exploration to ascertain the relative risks per industry sector and offence category.

These finding must also be considered in light of the presence or absence of capable guardians (Cohen & Felson 1979), namely, the number of staff on duty. Robbery presents an interesting example in this context. Those premises subjected to either an armed or unarmed robbery reported, on average, two staff members on duty at the time, though both the median and modal responses were one. By contrast to the patterns of victimisation for robbery, burglary presents quite divergent temporal patterns. The vast majority occurred in the morning (78%), with over three-quarters of these perpetrated between 12am and 3am—when one would least expect the presence of capable guardians.

**The Costs of Crime**

Attempts to quantify the losses arising through crime victimisation proved extremely difficult, especially for certain categories of crime such as shoplifting, where stock shrinkage might be attributable to one of a number of factors (including vendor fraud, clerical error and employee theft) other than customer theft. In 15.5 per cent of cases (n=335) the respondent was, in fact, unable to provide a dollar sum with respect to the losses suffered. The resultant figures consequently provide an estimate—albeit staggering—that is thought to considerably devalue the true extent of business losses.

Overall, respondents who experienced some form of crime estimated aggregate losses of \$14,322,174. Losses ranged from as little as \$3 to as much as \$372,000. The mean loss experienced by businesses was \$7,818, with the median recorded at \$1,500. Whilst these losses generally relate to forgone

financial capital, the indirect losses flowing from business closure are inestimable, not to mention the psychological impact of violent crime. For the present, it is instructive to confine our examination of crime impact to business closure. Of those businesses offended against, just over four per cent (n=91) were forced to close for half a day or more. These mainly comprised micro businesses (59.8%). In one instance involving an arson attack, the business was forced to close for a year pending insurance investigations and rebuilding. The loss of reputational capital, clientele and earnings arising from that solitary incident was almost certainly devastating. Three additional premises (each of which were micro businesses) experienced subsequent lengthy closures of 11, 12 and 60 days respectively.

### Conclusion

The business sector is the economic engine driving society. When investing capital, businesses generate demand, thereby creating jobs and contributing to our national prosperity. Any attack on small business is therefore an attack on business viability, economic stability and, by extension, social prosperity. This preliminary report provides cause for concern. Not only does the small business sector appear to be under attack from crime but the probability of revictimisation is high. Equally, however, this report provides fertile ground for the development of considered crime prevention policies and programs. In particular, it confirms the findings of previous research regarding the vulnerability of business to crime.

On a positive note, risk exposure, especially of a repeated nature, appears to be manageable. In this sense, the value to be derived from the Crimes Against Small Business database is enormous, for it provides a mechanism by which business industries at risk might be targeted for early intervention. Further work at the AIC will be directed at this and related issues.

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