1. Record Nr. UNINA9910462238203321 Autore Koller Cynthia <1960-> Titolo White collar crime in housing [[electronic resource]]: mortgage fraud in the United States / / Cynthia Koller El Paso, : LFB Scholarly Pub., 2012 Pubbl/distr/stampa **ISBN** 1-59332-602-5 Descrizione fisica 1 online resource (185 p.) Collana Criminal justice: recent scholarship Disciplina 364.16/8 Mortgage loans - Corrupt practices - United States Soggetti Subprime mortgage loans - Corrupt practices - United States Housing - United States White collar crimes - United States Electronic books. Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Description based upon print version of record. Note generali Includes bibliographical references and index. Nota di bibliografia CONTENTS; List of Tables; List of Figures; Chapter 1: White Collar Nota di contenuto Crime in Housing; Overview of Current Study/Research Questions; Organization of the Study; Chapter 2: Subprime Mortgaging and Fraud; Market Growth; Subprime Mortgage Crisis; Mortgage Fraud; Chapter 3: Toward an Understanding of Mortgage Fraud; Opportunity; Associations; Routines; Chapter 4: Diffusion of Innovation; The Diffusion Process; Reinvention; Chapter 5: Applying Diffusion Theory to White Collar Crime; Research in Criminology and Criminal Justice; Accounting for White Collar Crime Chapter 6: Gathering Insights from the Field: Research Strategy Chapter 7: Subprime Lending and Mortgage Fraud Diffusion; Diffusion of Subprime Lending; Diffusion of Subprime Fraud; Summary; Chapter 8: Innovation and Reinvention; Origins of Subprime Diffusion; Subprime Characteristics; Reinvention of Subprime; Chapter 9: Attributes of Subprime Lending and Fraud; Chapter 10: Discussion and Future Directions; Appendix A: Interview Guide; References; Index Subprime lending and mortgage fraud spread rapidly throughout the Sommario/riassunto United States financial services sector during the 1990's and early

2000's, and in turn have been credited with contributing to an

unprecedented global financial crisis. Koller, using diffusion theory as an interpretive framework, utilizes industry insider insights to examine how and why these innovative lending and fraud strategies diffused so quickly and deeply throughout the housing industry. She also assesses the viability of contemporary criminological and diffusion theories to explain the creation and control of white collar