



# White Collar Crime in Housing: Mortgage Fraud in the United States (Criminal Justice: Recent Scholarship)

*Cynthia Koller*

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Subprime lending and mortgage fraud spread rapidly throughout the United States financial services sector during the 1990s and early 2000s, 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 crime opportunities. Koller concludes that not only was the housing crisis predictable, it may have been preventable.

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