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**VICTIMIZATION AND CRIME**

Normative and Individual Standards of Evaluation

1992



## ABSTRACT

In spring 1992 the Criminological Research Institute of Lower Saxony (KFN) conducted a nationwide representative victim survey, entitled "Feelings of Personal Safety, Fear of Crime and Violence, Victimization of the Elderly". When trying to unfold and conceptually rephrase the research questions implied in this title, we drew on concepts and findings from different research domains, e.g., criminal victimization, well-being, adjustive behavior, stress and coping, critical life events and justice. The first part of this paper sketches out some of the connections found between these domains of research. The second part summarizes first findings from our research. These findings relate to a structural analysis of events that are perceived to threaten feelings of personal safety. Knowing the structure of threatening events is a precondition for localizing criminal victimization relative to other forms of victimization.

## 1. INTRODUCTION

In 1991 the Criminological Research Institute of Lower Saxony (KFN) received a grant from the Federal Ministry for Family Affairs and the Elderly (BMFuS) to conduct a nationwide representative victim survey in spring 1992. According to its title "Feelings of Personal Safety, Fear of Crime and Violence, Victimization of the Elderly", this survey focuses primarily on the *individual's perspective*, paying special attention to the situation of the elder person: His or her subjective perception, anticipation, experience, and understanding of crime and violence is of central interest in this study. Secondly, the survey is expected to provide data on *unreported crime*. Since official crime statistics contain only information about detected crime, these supplementary data are needed to arrive at a better understanding of crime on the whole and on its individual and social implications.

Researchers from different disciplines have dealt with surveying fear of crime and criminal victimization in the past, including criminology, jurisprudence, psychology, sociology, and victimology. To our knowledge, however, this line of research has rarely been linked to main stream research on social justice as conducted by social psychologists, and vice versa (e.g., Bierhoff, Cohen, & Greenberg, 1986; Lerner & Lerner, 1981; Mikula, 1980). This is evident from the respective literature and reflected in terminology, too. The term *justice*, for example, is rarely used in survey literature on fear and victimization. Yet, when people are asked to report past experience of victimization or to indicate whether and to what extent they are afraid of becoming a victim of a criminal act, problems of justice are at issue.

When trying to unfold and conceptually rephrase the research questions to be answered by our survey study we drew on concepts and findings from different research domains in order to profit from next-door theories and research experience. Thus, we scanned research literature on criminal victimization (e.g., Fattah, 1991, in press), well-being (e.g., Mayring,

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1991), adjustive behavior (e.g., Levy & Guttman, 1989), stress and coping (e.g., Krohne, 1988), as well as critical life events and perceived justice (e.g., Filipp, 1990; Montada, in press). The first part of this paper sketches out some of the connections found between these domains of research.

The second part, then, focuses on one small and special segment of our research: It summarizes first empirical findings that relate to a structural analysis of events that are perceived to threaten feelings of *personal safety*. This term originates from the ministry's invitation of tenders for the survey project. Since it is an everyday term it had to be linked to established scientific concepts that are relevant for research on fear of crime and victimization.

## 2. VICTIMIZATION AND RELATED CONSTRUCTS

### 2.1 Victimization and Justice

As indicated before, comparing self-report data to official crime statistics is of considerable practical interest when trying to get a reliable estimate of overall crime and delinquency, i.e., when trying to get information that goes beyond reported crime. However, one major problem implied in survey research becomes evident when considering ways of whether and how to relate self-reports to official sources.

When lay persons are asked to indicate how often they have been victimized by criminal acts within a defined period of time, they have to indicate whether or not a special personal experience fits into one out of several distinct categories of crime. Leaving problems of memory out of consideration, many victimizing events can unambiguously be classified according to criteria of occurrence or non-occurrence, both from the victim's and the bystander's perspective. Answering a question about bicycle theft, for instance, will probably cause no problem at all. Even more complicated judgments can often be facilitated by using survey-questions that relate to concrete behavioral acts or incidences instead of abstract legal categories.

However, as soon as an event is likely to affect the self-concept of a person, i.e., as soon as ego-involvement and ego-threat come into play, judgmental processes may become more complex. According to Bayley (1991, p. 53):

People are victims if and only if (1) they have suffered a loss or some significant decrease in well-being unfairly or undeservedly and in such a manner that they were helpless to prevent the loss; (2) the loss has an identifiable cause; and (3) the legal or moral context of the loss entitles the sufferers of the loss to social concern.

Each of these preconditions of victimhood includes evaluations according to criteria that may vary, depending on the perspective taken. Obviously, individual thresholds come into play

that reflect the ability and readiness to tolerate distressing or harmful events without feeling victimized. The harmfulness of an event, the probability of its occurrence, and the personal vulnerability as perceived by the afflicted person may differ significantly from a bystander's point of view. Consequently, categorizations of an incidence may fall apart and people may consider themselves victim of crime although this judgment does neither fit the perception of others nor bear legal examination.

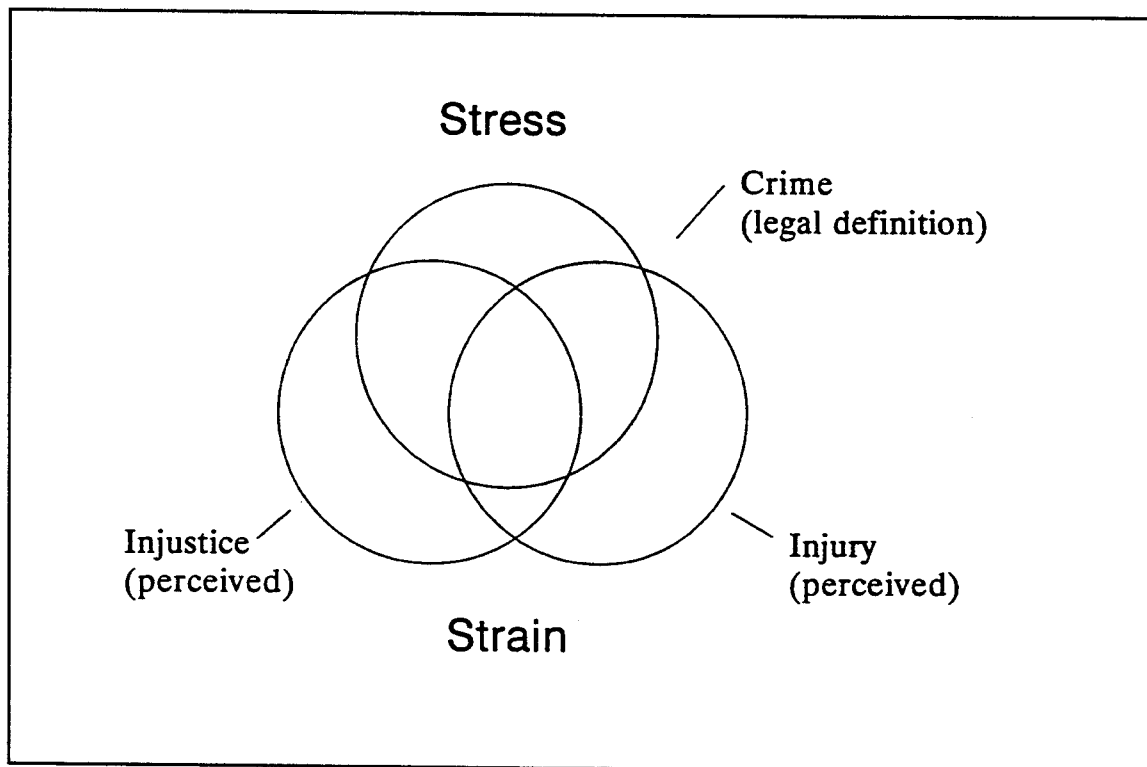
Following this line of reasoning means that people (here, interviewees) at least partly refer to some more or less explicit *subjective* standard of justice when qualifying an event as criminal victimization. On the other hand, crime statistics classify acts as criminal according to normative standards of justice only, i.e., according to standards of penal law. While normative or *objective* standards (cf., Lind & Tyler, 1988) and subjective standards are likely to overlap, they will rarely be identical, however.

In addition, there are cases in which people have definitively been victimized according to normative (legal) standards although they do not understand their situation this way. This discrepancy in judgment can be attributed to different reasons, depending on the respective situation: Illegal acts, for instance, may be classified as trifle by the affected person (e.g., in a case of petty offence) and do not result in feelings of injury or injustice, therefore. Or, people may not even know that they have been victimized, even if illegal acts affecting them clearly deviate from petty offence (e.g., fraud).

The situation is further complicated by the fact that anticipating or experiencing crime, i.e., suffering from fear of crime or victimization, is likely to but need not coincide with individual feelings of injustice. This becomes evident in those situations, for instance, in which persons understand their own fear or victimization as a logical - or just - consequence of their previous behavior. Here, notions of fear and victimization are related to the (anticipated) *injury* resulting from interpersonal interaction; feelings of *justice*, on the other hand, relate to the overall evaluation of the interaction process and its underlying conditions (this latter consideration is closely linked to the notion of procedural and distributive justice; cf., Mikula, 1980). When dealing with *crime*, we expect, however, that there is a considerable overlap between anticipating or experiencing injury and feelings of injustice.

Distinguishing crime as recorded in official crime statistics from victimization as perceived by the individual, i.e., applying objective versus subjective standards of justice, comes close to differentiating between *stress* and *strain* (cf., Kahn, 1970; Spielberger, 1972). While stress is used to refer to extraneous stimuli or situations classified as dangerous or noxious by an external criterion (e.g., by experts or judges), strain refers to an individual's perception and reaction to these stimuli - whether experienced or anticipated (cf., Laux, 1983). Some of the conceptual distinctions made thus far are summarized in the following Venn diagram (see Figure 1).

Figure 1: Overlap of crime as defined by law, perceived injury and justice



As can be seen, victimization that results from experiencing injustice and/or injury (i.e., strain) overlaps only partly with crime, i.e., victimization as defined according to legal categories (stress). Consequently, data from official statistics and data from survey research cannot be expected to overlap perfectly.

## 2.2 Victimization and Well-being

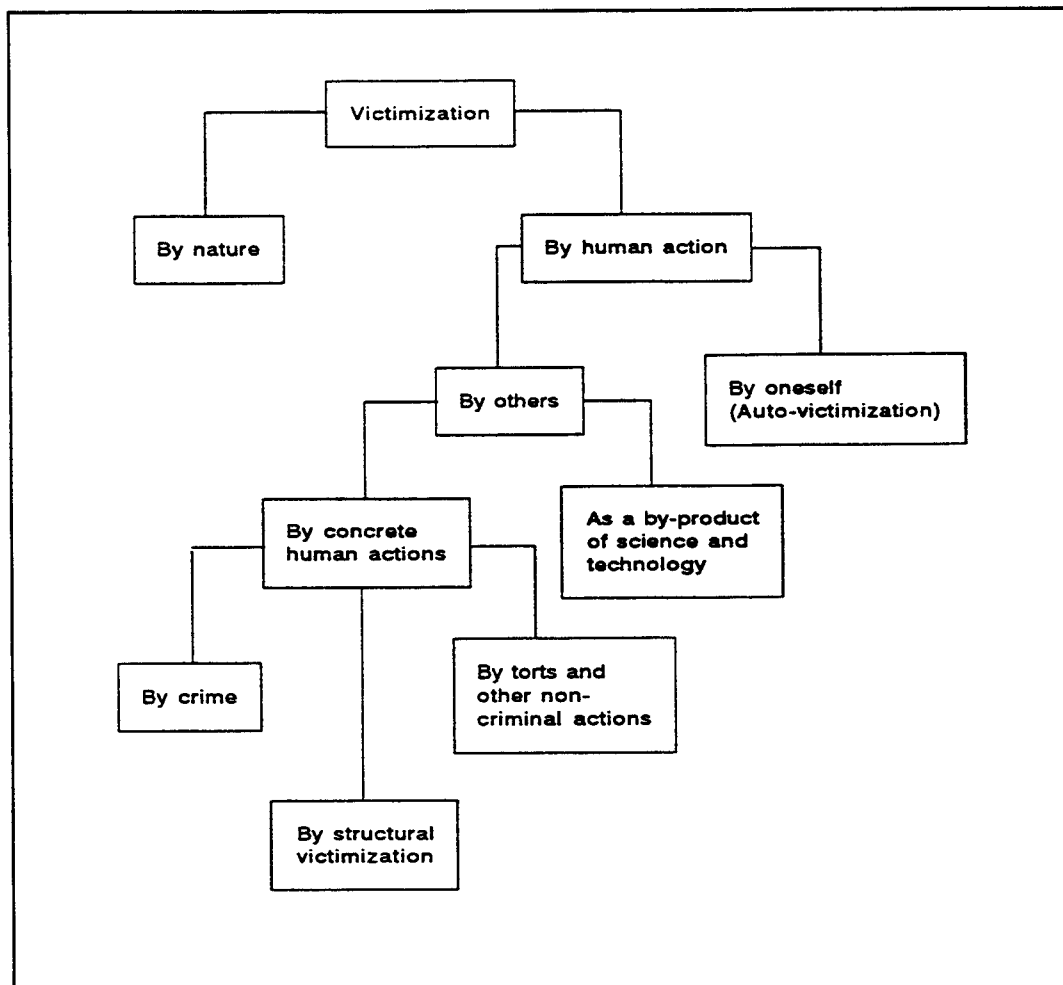
Of course, criminal victimization is but one special form of victimization. Thus, studying it in some detail raises the question of its importance relative to other related topics of research. In order to answer this question systematically we tried to specify a theoretical frame of reference for comparing different forms of victimization. Sticking to the above mentioned interrelation between injury and injustice, this frame of reference should also be helpful in identifying qualitatively distinct situations in which justice is at stake.

### 2.2.1 Different Forms of Victimization

Since victimization is a universal phenomenon, a great number of taxonomies of victimization is conceivable. Therefore, some criterion is needed in order to select one alternative that serves our purposes best. In his systematic approach to analyzing criminal

victimization Fattah (1991) chose the *source* of victimization as a criterion for constructing such a taxonomy. His analyses largely overlap with our own research interests. Therefore, Figure 2 summarizes his taxonomic approach (cf., Fattah, 1991, p. 7).

Figure 2: Sources of victimization (cf., Fattah, 1991, p. 7)



### 2.2.2 Well-being

Instead of fitting criminal victimization into a comprehensive and general framework of victimization, one may also understand (criminal as well as other forms of) victimization as a negatively evaluated deviation from an otherwise neutral or positive state of being (see Bayley's definition of victim, cited above).

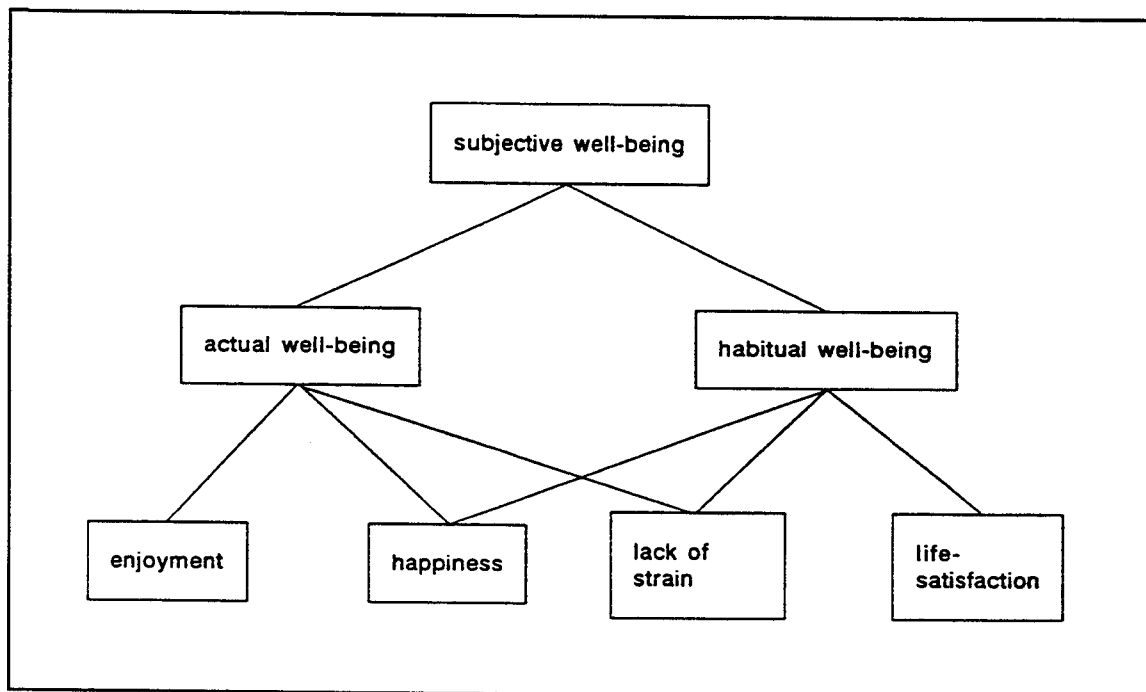
If this perspective is chosen, research on *well-being* (e.g., Abele & Becker, 1991; Andrews, 1986; Levy, 1990; Strack, Argyle, & Schwarz, 1991) and *quality of life* (e.g., Campbell, Converse, & Rodgers, 1976; Schallock, 1990) may serve as an alternate frame of reference to evaluate the relative importance of findings on fear of crime and victimization

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and to integrate them into an established network of empirical results and theoretical reasoning.

However, constructs and operationalizations used in this research domain are all but homogeneous and well defined. Thus, Mayring (1991, p. 53) points out that according to empirical analyses at least four *aspects of well-being* should be differentiated; they are outlined in Figure 3.

Figure 3: Aspects of well-being (cf., Mayring, 1991, p. 53)



When trying to relate victimization to these subconcepts of subjective well-being, *lack of strain* seems to be most suited to complement victimization. Scanning the respective literature shows that this subconcept is in the focus of stress and coping research which deals, both, with daily hassles and critical life events (e.g., Brüderl, 1988; Filipp, 1990; Krohne, 1988; Lazarus & Folkman, 1984).

### 2.2.3 Adjustive Behavior

Our attempt to interrelate such seemingly diverse concepts as fear of crime, victimization, injury, justice, well-being, stress, and coping is further supported by the work of Levy and Guttman (Levy, 1990; Levy & Guttman, 1989). Based on the Facet Theory approach developed by Guttman (cf., Borg, in press), these authors propose a general framework for



*adjustive behavior* which incorporates both, well-being and coping as special cases. According to them

well-being items assess satisfaction concerning the situation or treatment of a social group [including the self] in some life areas. Expressing satisfaction can be regarded as one type of adjustive behavior towards a situation. This is of course quite different from coping, which is another variety of adjustive behavior. Previous literature distinguishes among various types of coping processes like "adaptive" and "defensive" (cf., Lazarus 1968), but does not offer any technical definition for the concept (Levy & Guttman, 1989, p. 457).

Such a technical definition is provided by Levy and Guttman (Levy & Guttman, 1989; also in Levy, 1990). Since fear can be specified as another form of adjustive behavior within this conceptual framework as well (cf., Borg, in press), we drew on this approach when conducting structural analyses on threats to personal safety (see below).

#### 2.2.4 Synopsis

Thus far, we tried to show that *crime* and (criminal) *victimization* may be distinguished in a similar way as *stress* and *strain*: While crime as specified by official statistics may be equated with an external stressor that is labeled according to some normative criteria of justice, victimization is mainly used to denote a person's experience of injury that is associated with strain. This experience is supposed to be closely linked to perceived injustice as regards subjective (as opposed to objective) standards of justice.

Next, we tried to locate criminal victimization within a general framework. Thus, distinguishing between different *sources* of victimization might be one way for assessing the relative importance of research on (anticipated or real) criminal victimization. Focusing the problem from another perspective, both, fear of crime and victimization, may as well be regarded as a negative complement of *well-being*. To put it differently, victimization and fear of crime can be understood to result from stressful events that are perceived to negatively affect the balanced state of well-being. Whether external stressors are perceived as threatening this balanced state or not is at least partly depending on the individual's appraisal of the respective situation. This appraisal will probably be influenced by the perceived likelihood of managing stressful situations, i.e., by the availability of personal resources and coping competencies. The general concept of *adjustive behavior* lends itself to integrating these considerations in one common frame of reference.

### 3. THREATS TO PERSONAL SAFETY AND CRIMINAL VICTIMIZATION

#### 3.1 Well-being and Personal Safety

Before setting up the final instrument to be used in our nationwide survey, several preparatory studies were conducted<sup>1</sup>: an interview study (study 1) in order to get additional information about the different topics to be covered by this survey, a qualitative pretest (study 2) of the preliminary survey instrument which aimed at clarifying the concepts analyzed, and a comprehensive study (study 3) for testing the instrument. Besides others, these studies were to provide evidence about the lay concept of *personal safety*.

According to findings from studies 1 and 2, the notion of personal safety is closely linked to the absence of daily hassles, critical life events, and anxiety; it includes crime as one special form of stressful events. When asked about the relation between the concepts of interest, 99% of the subjects interviewed in study 3 (N=213) stated that feelings of personal safety are important for well-being. Furthermore, incidences and events mentioned to threaten personal safety were mostly related to those life areas that are known to be relevant for well-being (e.g., Levy, 1990). In sum, the absence of stimuli that are a challenge to a balanced state of well-being is characteristic of the lay concept of personal safety.

Because of the similarity of connotations of well-being and personal safety, we expect empirical analyses of these (lay) concepts to reflect this similarity, too. More precisely, asking people about how much their feelings of personal safety are threatened by different stressful events and submitting their answers to multidimensional analysis is supposed to yield *structures of stressors* that resemble those known from research on well-being (cf., Levy, 1990; Levy & Guttman, 1989). Knowing such structures is a necessary precondition for systematically describing criminal victimization relative to other stressors that affect well-being negatively. In order to arrive at testable hypotheses, we reformulated this assumption in terms of Levy and Guttman's (1989) facet approach to adjustive behavior.

#### 3.2 Facetting Threats to Personal Safety

Facet Theory is an integrated approach to research (cf., Canter, 1985; Dancer & Hans, 1990; Shye, 1978). It provides a language for designing empirical research, i.e., for making explicit what observations are to be made under what conditions, as well as a companion set of multivariate statistical procedures for data analysis (cf., Borg, in press). In this context the term *facet* is used to specify one particular aspect supposed to be theoretically

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<sup>1</sup> The different studies belonging to this survey project were conducted in cooperation with ZUMA, Mannheim, and GFM-GETAS, Hamburg.

relevant when observing a phenomenon of scientific interest. Categories used to describe this aspect of the observation, i.e., the *elements* of the facet, must be mutually exclusive and exhaustive. Having specified the facets of interest and their respective elements the logical relations among the facets as well as among their elements are defined. This is done by specifying the formal relation of the facets under investigation in a *mapping sentence*. Such a sentence can be read from top to bottom like a sentence in ordinary language by combining the appropriate elements (1...n) of the different facets (A...Z) in order to specify a special case of the phenomenon under study. Having specified research questions accordingly, the researcher is finally able to check whether his conceptual distinctions are reflected by empirical observations.

Interpreting reactions to threatening stimuli as one special form of *adjustive behavior*, we adopted the aforementioned Levy and Guttman approach to define fear of victimization.<sup>2</sup> Since we were only interested in problematic conditions of life, the respective element of their *conditions* facet (C) was elaborated. According to Young (1991, p. 30), three primary injuries can be identified as causing major distress to victims:

financial injury or loss, physical injury or loss, and emotional trauma. It is these injuries, as well as what some have called the second injury (additional insult caused not by the criminal directly, but instead, by the very agencies or institutions that should be helping), that are appropriate to examine in the wake of survival.

While we need not distinguish primary from secondary victimization (or injury) at this stage of investigation (see, e.g., Christie, 1977; Fattah, 1991, for further discussion), differentiating among *material*, *physical*, and *psychological* injuries is expected to contribute to a better understanding of individual experiences of victimization; therefore, the conditions facet C was expanded accordingly. In addition, we suppose that elements of this facet are ordered in such a way that psychological threat is central to the individual and material peripheral, with physical threat in the middle.<sup>3</sup>

Two other facets were directly adopted from Levy and Guttman: The *environment* facet (D) comprises two elements, labeled primary and secondary environment. Primary (social) environment is usually defined by close and intimate face-to-face interaction with other social agents, e.g., family members, peer groups, etc., as well as personal (emotional) involvement. Secondary environment, in contrast, is mostly used as a complementary (rest)

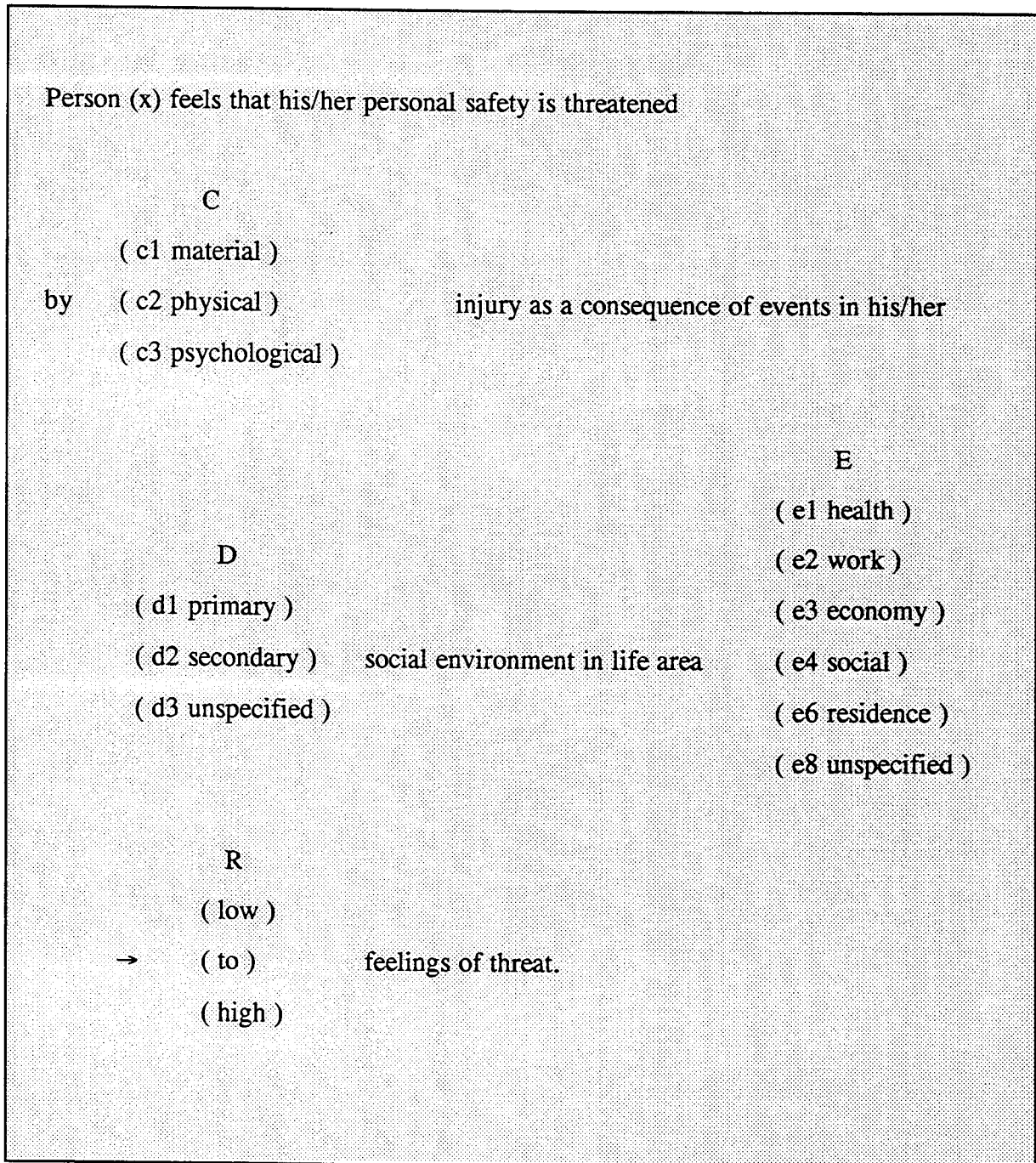
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<sup>2</sup> Levy and Guttman used five different content facets in analyzing adjustive behavior: Modality of behavior (facet A), directive of behavior (facet B), conditions to which the adjustive behavior refers (facet C), environment (facet D), and life areas (Facet E; cf., Levy, 1990, p. 172). According to our interest in threats to personal security, fear of victimization was defined by elements  $a_2$  and  $b_4$  of facets A and B, respectively (cf., Borg, in press).

<sup>3</sup> We are grateful to Ingwer Borg for commenting on an earlier draft of this paper. He proposed to conceive injury as an ordered facet.

category, referring to less frequent or less direct social contacts and experiences (cf., Kruse, 1972). The *life areas* facet (E) on the other hand distinguishes between different categories of concern, i.e., health, work, economy, social, etc. Figure 4 displays the modified mapping sentence of adjustive behavior which formally restates the hypothesized structure of events that threaten personal safety.

Figure 4: Mapping sentence of adjustive behavior: Threats to personal safety



### 3.3 Method

Having specified our assumptions, we next give a rough outline of that part of study 3 which served for testing our structural hypotheses.

Instrument. An item list of 15 threatening events was included in the pretest form of our survey instrument. Items are based on literature on victimization and on findings from studies 1 and 2. Each of them was characterized a priori to empirical analyses by a combination of elements belonging to the different facets of the mapping sentence in Figure 4 (i.e., a structuple; see list A9 in the appendix).

Statements are presented orally in face-to-face interviews and subjects indicate the extent to which their feelings of personal safety are affected negatively by these events on four point Likert scales.

Sample. Participants in this pilot study ranged from 16 to 90 years of age. On the whole, 213 subjects were interviewed, including 109 female and 103 male subjects (one missing case) from both, the old (152) and the new (61) states of the Federal Republic of Germany.

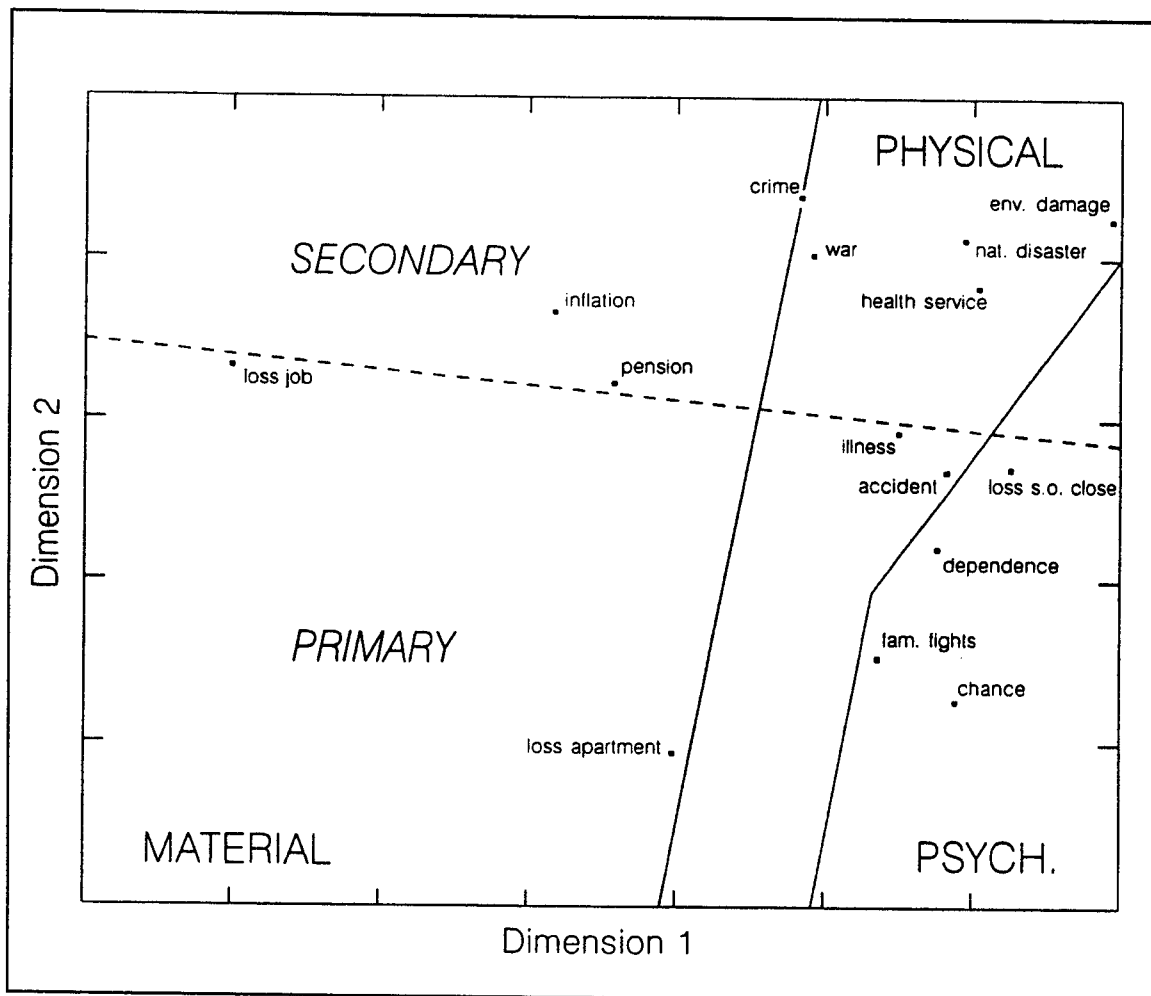
Data analysis. Spearman correlations were computed for the respective items. The correlation matrix was then submitted to Similarity Structure Analysis (SSA), a special form of multidimensional scaling (cf., Borg & Lingoes, 1987). SSA allows us to represent variables as points in multidimensional space such that the distances between the points reflect the empirical relations among the variables. Consequently, variables which are conceptually similar as specified by the mapping sentence in Figure 4 are predicted to lie in one common region; this region can be separated from other regions on two-dimensional projections of an n-dimensional solution of SSA according to well defined rules (see Levy, 1985).

### 3.4 Results

A three-dimensional solution was chosen for describing the data set. This solution seemed adequate with respect to formal criteria (Shepard diagram; coefficient of alienation .12) and item content. Results are displayed in Figures 5 and 6.

As can be seen from the projection of items on dimensions 1x2 (Figure 5), the three elements of *injury*, material, physical, and psychological, could be partitioned in the predicted order according to the hypothesized axial role of facet C (cf., Levy, 1985, for the roles of facets in partitioning space): Solid vertical lines could be drawn in such a way that all items characterized by the same element of C (see Appendix) are located in the same slice of the plot.

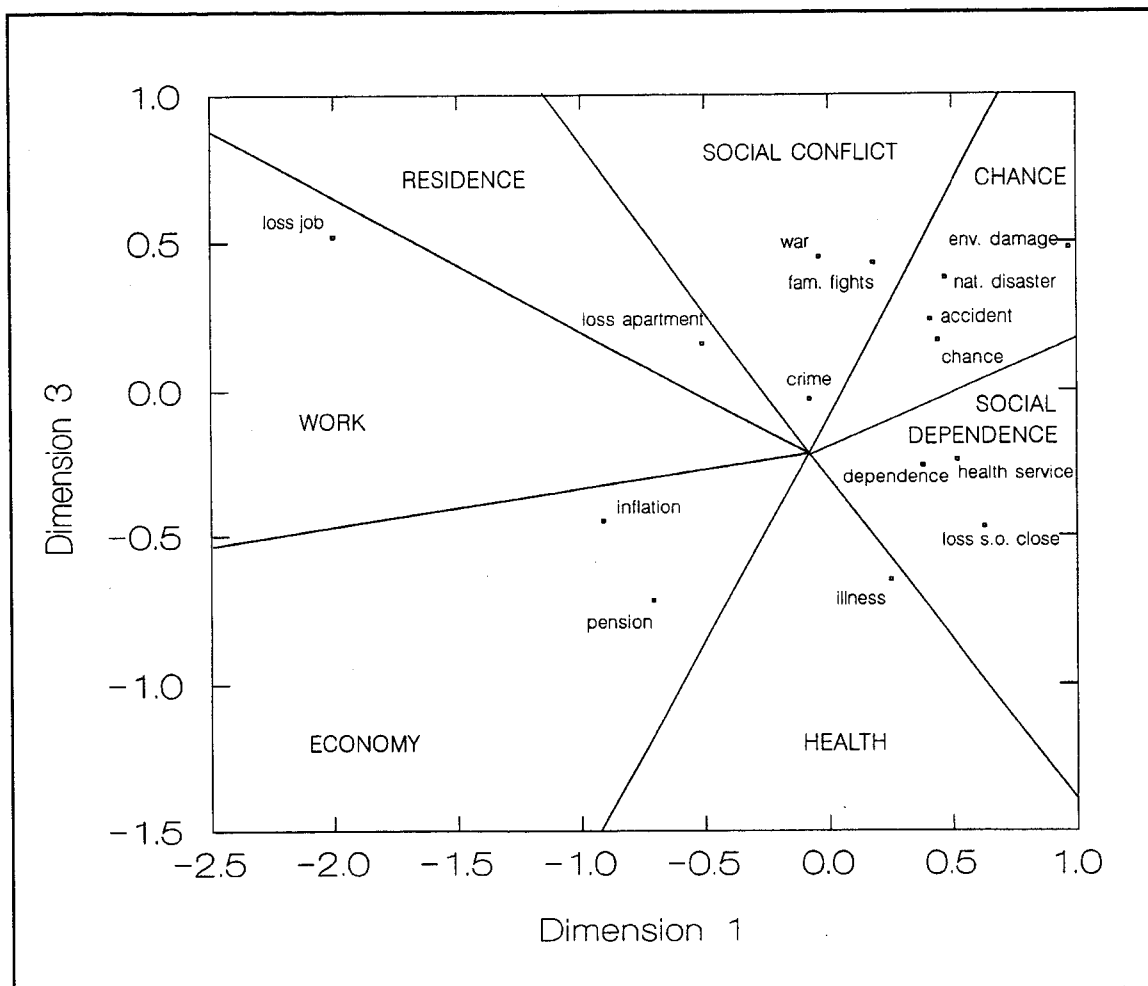
Figure 5: Three-dimensional SSA of threats to personal safety: Duplex of injury and social environment (dimensions 1x2)



Social *environment* (facet D) shows up on the same two-dimensional projection: Events assigned to primary and secondary environment according to our mapping of items (appendix) are clearly separated by a broken horizontal line on dimensions 1x2, thus forming a so-called duplex with the elements of facet C.

According to Levy and Guttman (1989), the environment facet is an ordered facet. Such facets may either play a modulating role (i.e., result in circular bands around a common origin) or an axial role (i.e., result in slices) in partitioning space. In past research, environment usually showed up on the same projection as life areas, playing a modulating role (Levy, 1985). In our study, in contrast, this facet is part of a duplex, as indicated above (Figure 5). However, this structural deviation from former studies does not affect the theoretical usefulness of the environment facet. Instead, our findings clearly support the conceptual distinction specified in our mapping sentence.

Figure 6: Three-dimensional SSA of threats to personal safety: Life areas (dimensions 1x3)



The second plot, formed by dimensions 1x3 (Figure 6), supports the distinction of *life areas* as specified by facet E. In this plot, one peculiarity needs mentioning, however: Items classified as social separate into two distinct regions. This split was not predicted by the mapping of items; yet, its interpretation does not make difficulties since items can easily be interpreted as indicating either social conflict or social dependence.

Both social regions are separated by a sector of items that remained unclassified with respect to the life areas facet a priori to our study. Closer examination suggests that these items relate to highly unpredictable events that are not under social control (labeled chance, therefore). Whether these events originate from nature or from human action (cf., Fattah, 1991) cannot be answered by our data since operationalizations used do not convey any information with regard to this distinction.

Despite the aforementioned deviations, the arrangement of life areas in our study is very similar to that found in two separate studies on personal well-being (cf., Levy, 1990, pp. 164-167). This may be taken as first evidence of a general, yet to be elaborated rationale for

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the circular order of life areas (with regard to values, such a rationale has been given by Schwartz and Bilsky, 1987, for instance).

Finally, the primary-secondary split of environment could be identified on dimensions 2x3 again. However, since elements of this facet have already been separated on dimensions 1x2, this split does not contribute any additional information to our structural analysis (the respective plot was omitted, therefore).

### 3.5 Discussion

When categorizing our items according to the mapping sentence (see appendix), crime (item A9F) was not specified with regard to injury (facet C) a priori to analysis. Now, as can be seen from the results of our study (Figure 5), this item lies on the borderline separating material from physical injury. This placement may be taken as evidence that contrary to everyday practice crime as well as fear of crime (cf., Bilsky, in press; Skogan, in press) should not be treated as homogeneous constructs. Instead it suggests to adopt the distinction between personal and property crime known from criminological literature. This distinction has been incorporated in the final version of the survey instrument, therefore.

According to this specification of crime, we expect a clear empirical assignment of personal and property crime to physical and material injury, respectively, in further studies. In addition, when running separate analyses, a closer association between personal crime and psychological injury might come to light, too; such an association was unlikely to be identified in the present study because of the fuzzy crime concept used. Aside from testing the aforementioned expectations, investigating the placement of different forms of crime within the life areas split is of considerable conceptual interest, too.

Another feature of our results needs commenting, too. As Figure 5 shows, the unspecific, fuzzy crime concept used in this study is clearly associated with secondary environment. Its obvious dissociation from primary environment, i.e., from family, friends, and intimate relationships, suggests that interviewees understand crime as a very special form of deviant behavior. In this restricted sense, this lay concept stands for an external threat that originates from and is attributed to strangers; obviously, it is not associated with intimate friends or family members. This view conforms to interpreting crime as an outstanding and rare event that does not fit into everyday experience. Instead, it is known from vicarious experience and from the media, only.

It is an open secret, however, that intra family violence is a social problem that needs special concern. There exists a wide variety of acts ranging from subtle to brutal forms of violence that affect children, middle-aged and the elderly likewise (e.g., Sacco, in press). Many of these violent acts would qualify for legal prosecution - if reported to judicial authorities. However, there seems to be some psychological or moral threshold preventing them from being labeled criminal in everyday language. This view is supported, for instance, by



empirical findings from American studies. The following citation from Straus and Gelles (1989, p. 99) on spouse abuse may serve as an illustration:

The huge discrepancy between the National Crime Survey (NCS) rate of 2.1 and the National Family Violence Survey rate of 161 ... raises the question of why the NCS rate is so low. The most likely reason for the tremendous discrepancy lies in differences between the context of the NCS versus the other studies. The NCS is presented to respondents as a study of crime, whereas the others are presented in studies of family problems. The difficulty with a 'crime survey' as the context for determining incidence rates of intrafamily violence is that most people think of being kicked by their spouse as wrong, but not a 'crime' in the legal sense.

These latter findings indicate that operationalizing crime by focusing on behavioral and not on evaluative criteria is a necessary prerequisite for getting valid information about the quality and the frequency of deviant, delinquent behavior in both, the public and the private sphere.

#### 4. SUMMARY

Starting from the task of investigating "Feelings of Personal Safety, Fear of Crime and Violence, Victimization of the Elderly" in a nationwide survey study, we looked for a way how to integrate this research objective into a network of findings and theoretical approaches from different disciplines in order to get beyond mere aggregation of theoretically unrelated data. In this attempt, we examined and tried to interrelate several different concepts, e.g., victimization, justice, injury, stress, strain, coping, well-being, quality of life, and adjustive behavior.

Summarizing our reasoning top down, we specified well-being as a balanced, more or less stable state that is characterized by the absence of strain (cf., Mayring, 1991). Strain in turn was conceptually linked to the notion of perceived injustice and injury; it is understood as a challenge to feelings of personal safety and may be caused by a diversity of stressful, i.e., victimizing, events as perceived by the individual (cf., Fattah, 1991). According to Young (1991) and Levy (Levy, 1990; Levy & Guttman, 1989), these events can be categorized as material, physical, or psychological forms of injury within the primary or secondary environment of the individual, affecting negatively different areas of life that are important to subjective well-being.

The aforementioned statements on the distinctive features of stressful events were largely supported by results from a study with 213 female and male subjects. Similarity Structure Analysis of responses to an item list of stressful events revealed a partitioning of items that was closely linked to theoretically grounded expectations.

Having thus found a general framework for describing stressful events with regard to personal safety, we are now in the position to further elaborate and to locate criminal victimization relative to other stressors supposed to affect subjective well-being. Since different subpopulations, e.g., juveniles, mid-aged, and the elderly, are likely to attribute different weights to the same kind of stressors this may be particularly helpful when interpreting data on different forms of fear of crime and criminal victimization in a nationwide representative survey.

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## APPENDIX

Item list A9: To what extent do you feel your personal safety to be threatened by the following events and dangers?

Nr.	Item	structuples
A9A	Loss of job . . . . .	c1 d1 e2
A9B	Inflation and economic crisis . . . . .	c1 d2 e3
A9C	Uncertainty of life annuity (e.g., pension) . . . . .	c1 d2 e3
A9D	Severe illness . . . . .	c2 d1 e1
A9E	War . . . . .	c4 d2 e4
A9F	Crime . . . . .	c4 d3 e4
A9G	Natural disaster . . . . .	c4 d2 e8
A9H	Critical state of public health service . . . . .	c2 d2 e4
A9J	Separation or loss of someone close . . . . .	c3 d1 e4
A9K	Environmental damage . . . . .	c4 d2 e8
A9L	To become dependent on someone . . . . .	c3 d3 e4
A9M	Accident . . . . .	c2 d3 e8
A9P	Loss of apartment . . . . .	c1 d1 e6
A9R	Chance . . . . .	c4 d3 e8
A9S	Family fights and anger . . . . .	c3 d1 e4

c1 = material

c2 = physical

c3 = psychological

c4 = unspecified

d1 = primary

d2 = secondary

d3 = unspecified

e1 = health

e2 = work

e3 = economy

e4 = social

e6 = residence

e8 = unspecified

