

## THE RELATIONSHIP BETWEEN UNEMPLOYMENT RATES, ECONOMIC INCENTIVES, AND PROPERTY CRIME

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### Abstract

This study examines the relationship between unemployment rates, economic incentives, and property crime through a literature review. High unemployment rates are often a major factor that drives individuals to commit property crimes in order to meet their economic needs. On the other hand, economic incentives such as social assistance, skills training programmes, and economic subsidies play an important role in reducing the motivation to commit crimes by providing legitimate alternatives for income. This study highlights that the effectiveness of economic incentives is greatly influenced by the quality of governance, fair distribution, and integration with other social policies. The study finds that combating property crime requires a multisectoral approach that synergises unemployment reduction, economic incentives, social strengthening, and improved education to create a safe and productive society.

**Keywords:** unemployment rate, economic incentives, property crime, literature review, criminality, social programmes.

### Introduction

The phenomenon of property crime is a social issue that is receiving increasing attention from various groups, including the government, law enforcement agencies and the general public. Property crime includes criminal acts related to other people's property, such as theft, robbery and burglary. The impact of these crimes is far-reaching, affecting not only security and order, but also economic stability and the overall quality of life of the community (Springel & Smith, 2023). Therefore, understanding the factors that influence property crime is essential in order to formulate effective solutions.

One factor believed to contribute to the rate of property crime is the level of unemployment in a community. Unemployment is a condition in which a person of productive age does not have a job or a decent income. High unemployment rates can cause severe economic pressure on individuals and families, which ultimately drives some people to commit crimes as a means of meeting their basic needs. This view is supported by various economic and criminological theories that place unemployment as one of the main determinants of criminal behaviour (Bonaccorsi & Lorenzoni, 2022).

In addition to unemployment, economic incentives also play an important role in determining an individual's tendency to commit criminal acts. Economic incentives here are defined as any form of financial encouragement or stimulus that influences an individual's economic decisions, such as social assistance, job training programmes, or fiscal policies that benefit low-income groups (Recher, 2020). These incentives can serve as a driving force to reduce the risk of crime by providing legitimate income alternatives. However, on the other hand, a lack of economic incentives or an imbalance in their distribution can also exacerbate socio-economic conditions and lead to an increase in crime (Edmark, 2005).

In this context, the relationship between unemployment rates, economic incentives, and property crime is particularly interesting to analyse. Theoretically, high unemployment rates have the potential to increase property crime rates, but the existence of adequate economic incentives is expected to mitigate this negative impact. However, various empirical studies show varying results depending on the social, economic, and cultural context in each region (Fone et al., 2023). Therefore, a systematic and comprehensive study is needed to determine how these three variables interact and impact property crime rates.

High unemployment rates not only have an impact on individuals' economic aspects, but also bring significant psychological consequences. The disappointment, helplessness, and stress experienced by the unemployed can increase the likelihood of deviant behaviour, including criminal acts. This situation can also create a social environment that is prone to conflict and social disintegration, thereby exacerbating crime in society. Through a literature review, it is important to explore how these psychological variables moderate the relationship between unemployment and crime (Yearwood & Koinis, 2011).

Furthermore, economic incentives can take the form of various public policies aimed at supporting increased employment opportunities and strengthening people's purchasing power. Examples include job training programmes, wage subsidies, and direct social assistance. The effectiveness of these incentives in reducing property crime needs to be analysed in depth, especially in the context of how these incentives are accessed and distributed in society (Urban & Parisi, 2021). Thus, this study will also highlight the mechanisms and role of economic policies in improving socio-economic conditions that can reduce crime rates.

A review of previous studies also shows that not all forms of property crime are directly related to unemployment and economic incentives. Other factors such as education, social inequality, and criminal networks also play an important role. However, unemployment and economic incentives remain the main variables that are often identified as direct or indirect causes. An in-depth literature review aims to summarise and synthesise the findings of these various studies so that they can be understood holistically (Haider, 2021).

The existing literature review provides an overview that the relationship between unemployment and property crime is complex and multidimensional. There is evidence to support a positive relationship between the two variables, but there are also contexts in which this relationship is reduced or even insignificant. This information reinforces the importance of economic incentives as a moderating variable that can change the pattern of this relationship, making it the main topic of this study. This study is expected to fill the existing research gap by focusing on the role of economic incentives.

As a data source, literature review provides access to various scientific sources such as books, journal articles, and research reports relevant to the research topic. Through this method, the study will collect and analyse literature discussing the influence of unemployment, economic incentives, and property crime. The literature review method was chosen because it provides a comprehensive understanding of existing findings, while also allowing for the identification of research gaps that can be followed up in further research.

This research is also based on the objective of providing scientific contributions that can serve as a basis for policymakers in formulating strategies to combat property crime. The results of this study are expected to serve as a reference in developing more effective social and economic intervention programmes, especially for vulnerable groups affected by unemployment and limited economic incentives. Thus, this research has high practical value in addition to its theoretical contributions.

In a global context, the issues of unemployment and crime are also faced by many developing and developed countries. Therefore, the findings of this study have the potential to be widely applied with adjustments to the local context.

## **Research Methodology**

The research method used in this study was a literature review, which aimed to collect, analyse, and synthesise various literature sources related to the relationship between unemployment rates, economic incentives, and property crime. Data were obtained from relevant books, scientific journals, articles, and research reports accessed through academic databases and digital libraries (Eliyah & Aslan, 2025). Data collection techniques were carried out by strictly selecting credible and up-to-date literature in order to provide a comprehensive overview. The analysis was conducted critically by comparing and connecting the findings from various studies to find patterns, gaps, and relationships between the variables that were the focus of this study. With this method, the study is expected to produce a deep and holistic understanding of the dynamics of these three variables (Booth et al., 2021).

## **Results and Discussion**

### **The Relationship Between Unemployment Rates and Property Crime**

The unemployment rate is often considered one of the main factors influencing the rate of property crime in a society. In general, unemployment is defined as a condition in which a person of productive age does not have a job or a steady income. This condition causes severe economic and social pressure, which can encourage some individuals to commit crimes such as theft, robbery, and burglary, which fall under the category of property crime. The pressure of living without an income drives people to seek alternative sources of income, even if they are illegal (Wu & Wu, 2022).

A number of criminological and economic theories explain the mechanism behind this relationship. Criminal economic theory, for example, views criminal behaviour as the result of rational considerations based on cost and benefit analysis. Unemployed individuals weigh the risks and consequences of criminal acts in the context of lost income due to unemployment. If the benefits gained from criminal acts are perceived to outweigh the potential costs of punishment or other losses, then the likelihood of perpetrators committing crimes increases. In other words, unemployment can increase the economic incentive to turn to illegal activities (Scott & Gross, 2021).

Empirical research in various regions has also consistently found a positive relationship between unemployment rates and property crime. For example, studies in Indonesia show that areas with high unemployment rates tend to experience an increase in cases of theft and robbery. This condition is influenced by a lack of access to decent jobs and the accompanying poverty rates.

Unemployment is considered to increase economic pressure, making individuals more vulnerable to the temptation of crime as a means of meeting their basic needs (De Nadai, 2020). However, this relationship is not always linear and universal. Other studies show variations in the relationship between unemployment and crime depending on the social and economic context of each region.

For example, some areas with high unemployment rates show lower rates of property crime due to strong social support and family structures that reduce the incentive to commit crimes. Cultural factors and local social policies also play a significant role in intervening in this relationship (Finn & Turner, 2022).

In addition to economic aspects, the psychological pressure experienced by the unemployed cannot be ignored. Unemployment can cause frustration, loss of self-esteem, and helplessness, which ultimately affect individual behaviour. Mental conditions such as stress and depression trigger some people to engage in deviant behaviour, including property crime. Therefore, psychological factors are also an important pathway in understanding how unemployment contributes to crime (Koutouzis & Papachristos, 2022).

The social framework also plays an important role in strengthening or mitigating the relationship between unemployment and crime. In societies with high levels of

social solidarity and social reinforcement mechanisms such as community groups, family support, and social assistance programmes, unemployed individuals tend to avoid criminal behaviour.

Conversely, in environments with social injustice and economic inequality, social pressure increases and pushes individuals to seek shortcuts through crime (Gao & Li, 2024). Research also highlights the role of education as a moderating variable that influences the relationship between unemployment and property crime.

Unemployed individuals with a high level of education tend to have better moral awareness and rational thinking skills, making them less likely to commit criminal acts. Conversely, unemployed individuals without adequate education are more prone to criminality due to limited access to employment and low social awareness (Meyer, 2022).

Data from several studies in Indonesia even show a negative correlation between unemployment and property crime in certain areas. This occurs because of compensatory factors such as informal work, family assistance, or government assistance programmes that are quite effective in reducing economic pressure on unemployed individuals.

This phenomenon shows that unemployment is not the only factor causing crime and must be viewed in conjunction with other socio-economic contexts (Ashby, 2020). Socio-economic inequality is also an important variable that plays a role in this relationship. Income inequality and unequal economic opportunities add to the pressure on vulnerable groups, including the unemployed. This gap triggers feelings of injustice that drive some people to commit crimes as a form of social reaction or to meet economic needs that cannot be met legally (Mohler, 2020). Government policies to tackle unemployment through various economic and social incentive programmes have the potential to reduce property crime rates.

Direct assistance, job training, and job creation are instruments that not only reduce unemployment but also provide legitimate alternatives for individuals to avoid turning to crime. Evaluating the effectiveness of these policies needs to be an important part of studying the relationship between unemployment and crime (Raphael & Winter-Ebmer, 2021).

Meanwhile, analysis of property crime patterns shows an increasing trend among the unemployed youth. Young people who are vulnerable to unemployment often lack social responsibility and legal awareness, making them more susceptible to criminal activities. A preventive approach through education and economic empowerment for this group is therefore crucial (Paramasivan & Karthik, 2022).

It is also important to understand that unemployment and crime are part of a social system that influences each other in a cycle. Increased crime due to unemployment can reduce investment and job opportunities in an area, thereby exacerbating the unemployment problem itself. This cycle reinforces the need for cross-

sectoral joint action to break the chain of unemployment and crime (Mariadas et al., 2025).

In the literature review, most of the literature suggests that a holistic approach is needed to understand the relationship between unemployment and property crime. It is not enough to look at economic factors in isolation, but also to include sociocultural, psychological, and public policy variables. With this approach, the policies and intervention programmes designed will be more in line with the real conditions of society (Springel & Smith, 2023).

Further studies also highlight the importance of longitudinal data to observe the development of the relationship between unemployment and crime over time. Rapid socio-economic dynamics require an understanding of how this relationship changes and which factors are most dominant in a given period. This approach enables the formulation of adaptive and evidence-based policies (Lemieux & Milligan, 2021).

Ultimately, the relationship between unemployment rates and property crime is complex and multidimensional. Unemployment causes economic and psychological pressures that can drive criminal behaviour, but its impact is greatly influenced by the social, cultural, educational, and policy contexts. Therefore, to effectively tackle property crime, it is not enough to simply reduce unemployment; social and economic empowerment must also be considered as part of a comprehensive solution.

### **The Role of Economic Incentives in Influencing Property Crime**

Economic incentives play a strategic role in changing the social dynamics associated with property crime. In criminal economics, economic incentives can be understood as financial incentives or stimuli aimed at reducing individuals' motivation to commit crimes. The existence of incentives such as social assistance, subsidies, education and job training, or community economic empowerment programmes provides a real alternative for low-income individuals to avoid falling into property crime. By directly reducing economic pressure, economic incentives become an important instrument of social policy to reduce the rate of property crime (Sharma & Dronavalli, 2024).

Direct social assistance programmes, such as cash or basic food assistance, serve as a safety net for economically vulnerable groups. The distribution of this assistance can minimise the economic reasons for individuals to commit theft, robbery, or burglary. Studies in various regions show that communities with adequate access to social assistance have relatively lower rates of property crime compared to groups with limited access to assistance. Cash-based interventions also tend to be more effective in economic crises, when the risk of increased property crime is typically greater (Disney, 2023).

In addition to direct assistance, skills training and economic empowerment programmes are crucial long-term incentives. Providing skills training, business capital,

and access to formal employment helps individuals build economic independence so that they do not rely on criminal activities. With more legal employment options available, people are encouraged to take the legal route to earn an income. These incentives have proven effective in several areas that combine skills training and business capital support for the unemployed or vulnerable groups (Jawadi & Ftiti, 2021).

Government fiscal policy also greatly determines the effectiveness of economic incentives in reducing property crime. Tax reductions, housing subsidies, and investment incentives in poor areas—all of these fiscal policies aim to increase purchasing power and open up new job opportunities. These efforts can divert potential criminals to formal economic activities, thereby reducing the impact on property crime (Planning Malaysia, 2024).

Public housing programmes and housing subsidies are concrete examples of effective incentives for reducing property crime. The availability of decent housing can reduce social factors that trigger crime, such as overcrowding and social conflict in slum areas.

In addition to providing a sense of security, these programmes improve the socio-economic status of families, which in turn reduces the risk of criminal behaviour in urban areas (Han & Ospina, 2023). Empirical research in Indonesia and other developing countries has proven that government investment in economic incentives is directly proportional to a decrease in property crime rates.

Studies in several provinces show that areas that receive proportional allocations of social assistance budgets and economic empowerment programmes have recorded a year-on-year decline in theft and robbery cases. These findings also demonstrate the importance of targeted incentive distribution management so that the impact is truly felt by the most vulnerable groups (Narayan & Smyth, 2004).

However, the effectiveness of economic incentives depends not only on the amount of funds but also on the quality of governance and distribution. Problems such as corruption, slow bureaucracy, and non-transparent distribution can reduce the positive impact of incentives. If the distribution of assistance is not targeted appropriately, it can actually cause social jealousy and increase the potential for conflict, which in turn can increase crime. Therefore, governance and oversight are key elements in the implementation of incentive policies (Kallberg, 2025).

As a counterbalance, economic incentives also play a role in reducing social inequality—a factor often associated with the root causes of property crime. Inequality in asset ownership, access to employment, and income creates opportunities for crime by reinforcing a sense of injustice in society. Economic assistance directed at marginalised groups helps to reduce inequality and, indirectly, lower property crime rates (Altindag, 2012).

It is also important to analyse that economic incentives are not a single solution that can instantly eliminate property crime. The success of incentives is greatly

influenced by other policy support, such as law enforcement, improving the quality of education, health, and strengthening social institutions. In some cases, economic incentive programmes implemented in conjunction with other social interventions have proven to be highly effective in reducing crime (Gibbons, 2004).

Dynamics in the field sometimes show a paradoxical effect, whereby economic growth without a social safety net has the potential to increase property crime if the distribution of the fruits of growth is uneven. Rapid economic growth in urban areas, for example, often leads to massive urbanisation without adequate employment opportunities. This can actually trigger the emergence of new pockets of poverty that are prone to property crime (Walter, 2024).

Several studies also highlight the phenomenon of underemployment, a condition in which a person works in the informal sector but does not earn a decent income. Economic incentive programmes such as ultra-micro business capital grants, business training, or access to formal finance can help this group escape the trap of poverty and illegal survival choices such as theft or robbery.

Such incentives have been proven to support informal sector economic growth with lower crime risks (Wardani, 2020). Efforts to improve overall quality of life are also part of double-impact economic incentives, such as the provision of green public spaces, public health programmes, and basic infrastructure development in densely populated areas.

The indirect benefits of this policy are increased security, space for participation, and social cohesion, which reduce the potential for crime, especially property crime, which is usually triggered by spatial or facility inequalities (Springel & Smith, 2023).

In addition to structural and macro policy aspects, economic incentives at the community level, such as cooperatives, waste banks, or local entrepreneurial communities, have become highly relevant strategies at the grassroots level. This model increases citizen participation, creates socio-economic networks, and builds a sense of shared ownership that directly reduces the opportunities and risks of property crime in the community itself (Bonaccorsi & Lorenzoni, 2022).

The literature also highlights the importance of educational and vocational training incentives in building a medium- to long-term economic foundation. Young people who have access to relevant education and skills tend to have better job prospects and are more resistant to criminal behaviour, including property crime. Thus, educational incentives are a long-term investment in crime prevention (Recher, 2020).

The role of the private sector, corporate social responsibility (CSR), and public-private partnerships in providing scholarships, training, and job access is also increasingly recognised as an effective economic incentive to reduce property crime. Such collaboration broadens the reach of incentives while deepening the socio-economic impact in a more sustainable manner (Edmark, 2005).

Ultimately, the literature concludes that economic incentives are indeed effective in reducing property crime, provided they are designed contextually and adaptively according to the characteristics of the target community. A comprehensive approach is needed that combines direct economic interventions, social empowerment, attention to governance, and integration with other quality of life improvement programmes such as education and health. Through the synergy of these various policies, property crime rates can be significantly reduced—building a safer and more prosperous society.

## Conclusion

The relationship between unemployment rates, economic incentives, and property crime is a complex phenomenon that is closely intertwined with the socio-economic dynamics of society. High unemployment rates create economic and psychological pressure on individuals, thereby increasing the risk of property crime as an alternative means of meeting basic needs. However, this relationship is not absolute and is influenced by the social and cultural context, as well as the social support available in the surrounding environment. Thus, unemployment is an important factor, but not the only determinant of property crime.

Economic incentives play a vital role in reducing the motivation to commit property crime by providing legitimate alternatives for income and improving the welfare of the community. Social assistance programmes, skills training, subsidies, and appropriate fiscal policies can reduce social inequality and provide employment opportunities, thereby reducing the rate of property crime. The success of economic incentives depends heavily on governance, fair distribution, and integration with other social policies. Holistic and sustainable interventions have proven effective in creating a safe and stable social environment.

Overall, tackling property crime cannot be done by relying on a single approach. A multisectoral approach that combines efforts to reduce unemployment and provide economic incentives, accompanied by the strengthening of social institutions and improving the quality of education, provides a more comprehensive and sustainable solution. This study emphasises the importance of policy coordination between the economic, social and legal sectors to create a safer and more productive society and reduce the risk of property crime.

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