



‘Hiding in plain sight’: organised crime, financial crime and property

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Abstract

This special issue of *Trends in Organised Crime* brings together recent empirical research on organised crime, financial crime and property. The collection comprises six original contributions, which collectively reveal the multiple ways property intersects with organised and financial crime – from organised violence against property, predatory landlordism, and domestic cannabis cultivation, to mortgage and real estate fraud, and money laundering.

Keywords Organised crime · Financial crime · Property · Criminal landlords · Cannabis cultivation · Mortgage fraud · Real estate, money laundering, AML

The aim of this special issue is to centre the role of property and, to an extent, housing tenure within forms of organised crime and financial crime. While there is a considerable body of work in criminology connecting housing and neighbourhoods to crime and deviance, there remains relatively little scholarship locating property itself as a conduit to organised criminality and an instrumental element in carrying out organised crime. In the past two decades, increased academic and policy attention has been paid to property, housing and housing tenure. The aftermath of the post-2008 global financial crisis together with the shrinkage of social housing in many countries has brought the issue of housing and housing tenure into sharp focus, leading some scholars to call for ‘a return to the housing question’ (Hodkinson 2012: 423). This special issue responds to this call in the context of organised criminality. In doing so, the collection demonstrates how manifestations of organised and financial crime often take place ‘in plain sight’, embedded within everyday activities and transactions involving property, tenure and real estate markets.

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Criminology, housing and neighbourhoods

There is a rich tradition connecting crime to housing and neighbourhoods in criminology and sociology. The seminal work of Ernest Burgess, Clifford Shaw and Robert Sampson (among several others) has drawn attention to the sociological features of neighbourhoods and communities, which created and sustained criminal environments (see Burgess 1925; Shaw and McKay 1969; Sampson et al. 1997). Their work identified the overlapping and exacerbating structural factors experienced within communities including poverty, transient populations, low employment, weak or absent community institutions, poor quality housing, and lack of social cohesion, all of which contributed to crime and deviance in certain localities. In the 1970s, Oscar Newman's work took a more situational approach to focus on 'defensible space' (or lack thereof) as an explanation for crime and social decay in some types of properties, most obviously high-rise buildings (Newman 1973). For Newman, defensible spaces ought to emphasise clear territoriality and ownership for residents, allowing them to monitor certain areas in order for residents to act as key agents in securing space. Newman's thesis has proved popular among some scholars and policymakers, finding currency in research across the world (see Coleman 1990; Smith 2019; Marzukhi et al. 2018; Brown and Altman 1983). This work has also been influential in governmental and policing strategies focused on housing and crime, including initiatives badged as Crime Prevention Through Environmental Design (CPTED) (Jeffery 1971). CPTED echoes many of the principles proposed in Newman's work including an emphasis on enhancing natural surveillance among residents, creating clear demarcation of territory, controlling access to certain spaces, and ensuring that spaces are well maintained and kept secure.

Elsewhere, research has also sought to draw attention to the links between criminality and housing tenure. Much of this work has focused on social housing as a site of crime and vulnerability (see Neild and Paylor 1996), with private renting largely absent from such discussions. While connections between social housing and crime have been the attention of much research, scholars have also been keen to emphasise that social housing estates are not in and of themselves criminogenic, with different social housing estates demonstrating vastly different experiences of crime (see Jones et al. 1993; Bottoms et al. 1989; Bottoms and Wiles 2002). In this context, Bottoms and Wiles developed the concept of 'residential community crime careers' to account for the ways that initially low crime neighbourhoods might experience periods of high crime before eventually 'desisting' from crime (or vice versa). Bottoms and Wiles (1986 and 2002) have been particularly attentive to practices of allocation of social housing as a highly influential factor in whether social housing neighbourhoods develop issues with crime. They identify the decisions made by local authorities to allocate properties to certain tenants – specifically allocating properties in areas with crime problems and poor reputations to tenants considered likely to commit crime and antisocial behaviour – as a reason why certain social housing neighbourhoods experience persistent crime over time. These, they have argued, are not accidental occurrences but deliberative, pragmatic decisions taken by local authorities to 'dump' problem tenants in neighbourhoods already considered to have turned 'bad' (see also Gill 1977).

More recently, Farrall et al. (2016) have also explored crime-related impacts of housing tenure changes, specifically the introduction of ‘Right to Buy’ in the UK in the 1980s, which allowed social housing tenants to purchase their rented properties at discounted rates. The authors argue that the application of ‘Right to Buy’ in practice was uneven insofar as the scheme was largely taken up in more affluent areas and by residents who were skilled working class rather than those in the most deprived neighbourhoods. Farrall et al. (2016), therefore, argue that ‘Right to Buy’ in the 1980s contributed to the process of residualisation, which saw social housing increasingly and disproportionately catering to the most vulnerable and least affluent members of society (see also Murie 1997). The ‘socio-spatial consequences’ of these changes are, according to Farrall et al. (2016), evidenced in domestic property crime (e.g.: burglary) figures, which saw a substantial increase in social housing in the years following the introduction of ‘Right to Buy’. As a result, they argue that a direct connection can be traced between housing policy, tenure change and the spatial concentration of victimisation for residents in social housing properties.

Other recent criminological work has also contributed to understandings of crime and certain types of properties and neighbourhoods, including Spicer’s (2024) focus on cuckooing, which draws attention to the use of property as a conduit to carry out this form of exploitation. Kupka et al. (2021) meanwhile have explored the predatory practices of landlords in Czechia, explaining that the renting of over-priced and sub-standard properties has led to the exploitation of vulnerable (mainly Roma) communities and the ‘creation and reproduction of disadvantaged neighbourhoods’ (2021: 240). The authors position these activities as a form of organised crime, given the scale of these activities, the planning involved and the focus on profit.

Despite this rich body of evidence connecting housing, tenure and neighbourhoods to crime, what arguably remains largely missing from criminological literature – with some notable exceptions identified above – is a focus on property itself and, at times, housing tenure, as a conduit to support criminal activity. Most of the work detailed above is attentive to crime *in* housing and neighbourhoods, but perhaps less to crime taking place *via* and *supported by* property (cf. van Duyne et al. 2009; Unger et al. 2010 among other; see also Angélico et al., this issue), and certain types of housing tenure. The other key absence from such literatures is a focus on organised criminality and the reliance of organised criminal actors on property as a conduit to commit crime. These critical but largely overlooked elements are what the articles in this special issue are attentive to.

Articles in this special issue

The special issue comprises six original contributions, which collectively reveal the multiple ways property intersects with organised and financial crime – from organised violence against property (and people), predatory landlordism, and domestic cannabis cultivation, to mortgage and real estate fraud, and money laundering. These six articles move from the ‘material’ and highly visible manifestations of organised crime involving property to the more financialised and transnational forms of organised crime that are embedded in property markets, while highlighting the layering of

property as ‘victim’, as instrument, and as infrastructure of organised and financial crime.

Van Berkel, Kleemans, and Mooij’s article offers a qualitative analysis of online criminal communications relating to organised violent crime against people and property. Their analysis of social media communications among the young people involved in organised violence deconstructs criminal communications using crime script analysis phases of preparation, pre-activity, activity, and post-activity. The article centres the role of social media in escalating conflicts leading to organised violence as well as facilitating the criminal behaviour itself by supporting offenders to plan and carry out their co-offending. Van Berkel et al. therefore draw a useful connection between organised violence and property, locating social media as a key factor in understanding how violent offences against people and property are planned and carried out. In doing so, the article is one of the first to identify property as a target for organised violence, and a valuable contribution to existing literature. More broadly, the article also adds to situational crime prevention scholarship by emphasising the critical role of social media in key elements of crime scripting such as offender convergence and motivation.

Kupka and Walach’s article draws on the authors’ experiences of research, consultancy and advocacy to argue that non-textual media should be afforded greater consideration in the fight against organised predatory landlordism. The article is presented in two parts; in the first part Kupka and Walach reflect on the communicative power of the documentary *The Impossibility*, which charts the story of residents’ experiences of predatory landlordism in Kuncovka, Czechia, and their resistance to these practices, which culminated in a successful conviction against the landlords involved. The authors argue that the use of such media can transcend the limited parameters of social science and reach public audiences to raise awareness of a harmful but often overlooked concern, the exploitative and predatory practices of landlords in the private rented sector. In doing so, the authors propose that non-textual media can propel more policy discussions on these themes potentially leading to greater collaboration between academic researchers and policy makers. In the second part of the article, the authors build on their previous work (see Kupka et al. 2021; Walach and Kupka 2025) to position predatory landlordism in Czechia as a form of organized crime. In doing so, Kupka and Walach examine the component parts of the actors involved and their activities, focusing on structure, membership, penetration of legitimate businesses, illicit enterprise, corruption, continuity and profit-orientation to identify these behaviours as aligning closely to scholarly definitions (specifically Finckenaer’s (2005) work) of organised crime. The article makes critical contributions to both expanding the definitional parameters of organised crime as well as developing the criminological body of work identifying the private rented sector as a space in which criminal landlordism is a pervasive and persistent harm.

Continuing the examination of the private rented sector, *L’Hoiry, Rugg, Parton and Antonopoulos* explore the phenomenon of domestic cannabis cultivation taking place in the private rented residential sector (PRS) in the UK. The article presents the occupational reflections of law enforcement and other practitioners with experience of intervening in cases of domestic cannabis cultivation in the PRS. L’Hoiry et al. detail the unique affordances of the PRS for those involved in cannabis cultivation

including the layers of plausible deniability available to the range of actors – landlords, letting agents, tenants/growers – partaking in this form of organised criminality. Moreover, the article identifies the critical role played by professional enablers such as letting agencies who leverage their access and knowledge of local private rented markets to facilitate cannabis cultivation and obfuscate law enforcement attempts to intervene. The article makes an original contribution to existing scholarship by centring the space in which domestic cannabis cultivation takes place – the private rented sector – and outlining the affordances of this space to offenders. Parallel to this, the article also positions the PRS as a series of relationships between the actors involved which can be leveraged to support and sustain cannabis cultivation.

Gilbert and Levi explore the social networks of organised mortgage and property fraud in the UK, focusing on three case studies of multi-million-pound frauds involving many properties across several years. Drawing on a range of data including prosecution case files, extensive witness and documentary evidence, and interviews with offenders, law enforcement (and other) agencies and victim lenders, the authors use Social Network Analysis to examine how mortgage and property fraud is perpetrated and the organisational dynamics and membership clusters involved. Their analysis identifies the reliance on familial and kinship links within the organised crime groups involved to support resilience within the groups. But particularly notable in Gilbert and Levi's analysis is the critical role played by professional enablers which in the article include lawyers, accountants, bank personnel, valuers, and estate agents. As the authors conclude, their analysis makes clear the 'necessary and contingent roles of licensed professionals', echoing in part one of the findings of L'Hoiry et al.'s article in this special issue on domestic cannabis cultivation in the private rented sector. Gilbert and Levi's article delivers an original application of Social Network Analysis and a valuable new contribution to studies of organised crime as it relates to financial crime and property.

Carbone, Paternoster and Riccardi's article offers insights into the secrecy of ownership of property in Paris, France, again linking this to money laundering and organised financial crime. The article draws on a wide range of data including land registry records, company ownership information and criminal records. In doing so, the authors reveal the extent of the exposure of real estate in Paris to entities operating in secrecy and with risks of engaging in financial crimes. Specifically, the article's analysis asserts that the ownership of approximately 1% of Paris real estate (around 5,000 properties) can be traced to firms from high-risk jurisdictions with links to recent cases of money laundering and financial crime. A further 13,000 properties can also be linked to firms operating with multiple indicators of secrecy, raising considerable concern as to transparency and the operation of anti-money laundering frameworks in the real estate market in Paris. Carbone et al.'s article, therefore, is another original and valuable contribution to extant literature connecting organised crime, property and, in this case, the exposure of European real estate markets to financial crime risks.

Angélico, Mugellini, Zinnbauer, Villeneuve, Cunha, Silitonga, Irwindi, and Oldfield continue the focus on organised financial crimes and property in their examination of real estate anti-money laundering laws and policies in the Global South. The authors identify money laundering via real estate as a critical vulnerability of global

financial systems but argue that legislation and policy in the Global South have not been sufficiently attentive to this issue to date. Adopting a business ecosystem approach, the authors conducted a systematic literature review of papers published in the past ten years on the subject of real estate and money laundering. Their analysis reveals that the Global South's real estate markets hold several characteristics that are distinct from the Global North, including the greater prevalence of cash-based economies, more evidence of corruption, greater involvement of developers and construction companies and, more broadly, informal financial systems. These features, the authors propose, are not sufficiently well captured by existing anti-money laundering frameworks, leading Angélico et al. to argue for the urgent need to adapt anti-money laundering frameworks to the unique features of the Global South's real estate markets. Angélico et al.'s article offers an important contribution to extant literatures on organised financial crime and property, particularly the real estate markets in the Global South and how to attend to the challenge of money laundering in this context.

A recurring theme of the articles in this special issue is the critical role played by professional enablers in facilitating organised criminal activity related to property. Market actors such as accountants, lawyers, letting agents, landlords, or construction firms and developers, may appear as legitimate participants in real estate markets but can leverage their access and expertise in property markets to support organised and financial crime. Crucially, these actors exploit their legitimate presence in these markets by hiding in plain sight but obscuring law enforcement (and other) interventions.

Common across all articles in this special is an emphasis on property, real estate and, to some extent, housing tenure as critical features in the operation of various forms of organised crime. So, while much extant literature in criminology has sought to understand crime taking place in and around properties and neighbourhoods, what the articles in this special issue offer is an understanding of property as a conduit for criminality, specifically forms of organised crime. Taken together, these contributions reveal that the material, financial and symbolic dimensions of property provide both the infrastructure and camouflage for organised crime, allowing illicit activities to flourish within everyday spaces and legitimate markets. Future scholarship would undoubtedly benefit from further empirical research which positions property as an instrumental and functional element in organised criminality. In doing so, criminology might also reimagine property not only as an economic asset but as a social and criminogenic actor in its own right, shaping opportunity structures for both licit and illicit enterprise.

Funding The authors of this article (and co-editors of the special issue) wish to acknowledge that the work on this special issue is partly funded by the UK's *Economic and Social Research Council* (ESRC ES/X001687/1).

Declarations

Conflict of interest The authors declare that they have no conflicts of interest.

Human and animal participants This article does not contain any studies with human participants or animals performed by any of the authors.

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Publisher's note Springer Nature remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

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