



STUDYING TOURISTS' SUITABILITY AS CRIME TARGETS

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Abstract: Using the suitable 'targetship' conditionality of the Routine Activities Theory, this study sought to explore the degree to which tourist's level of institutionalization influences their suitability or otherwise for becoming targets of crime whilst in Ghana. Degree of institutionalization was operationalized using three travel behaviour predictor variables: *accommodation preference, reliance on travel intermediaries and travel party size*.

Using a combination of the binary logistic model and the chi-square test of independence, it was observed that a statistically significant relationship exists between a tourist's choice of certain travel options and the degree to which they are exposed to various crimes. The relationship is discussed using examples from the data collected. **Keywords:** targets, Ghana, crime, suitability, travel intermediaries, institutionalization, vulnerability. © 2010 Elsevier Ltd. All rights reserved.

STUDYING TOURISTS' SUITABILITY AS CRIME TARGETS USING THEIR TRAVEL PREFERENCES

The literature establishes an unambiguously direct link between tourism and security. It is well-documented (e.g., Holcomb & Pizam, 2006; Schiebler, Crotts, & Hollinger, 1996) that destinations which are perceived to be crime ridden and (for that matter) insecure, inexorably lose out on the competitive game to attract tourist dollars. Though all destinations strive to present themselves as crime-free (Tarlow, 2006) and hide evidence to the contrary (Ambinder, 1992) the reality as captured by Pizam and Mansfield (2006) is that crimes against tourists occur throughout the world and on a daily basis, consequently the idea of a crime-free destination can best be described as utopist. In the view of Tarlow (2006), long before the landmark September 11th event, tourists were becoming more exigent of security from destinations.

The tourist is, and has almost always been, a potential victim of crime and more likely to suffer from crimes than local residents (Chesney-Lind & Lind, 1986; Fujii & Mak, 1980; McPheters & Stronge, 1974; and, more recently, Barker, Page, & Meyer, 2002). This is not surprising given the fact that even the definition of who they are encourages

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vulnerability. For example, according to the definition, one cardinal criterion distinguishing tourists from other travelers is the requirement of leaving one's place of normal residence for a period no less than 24 hours. Such conditionality creates a definite basis for potential vulnerability because the tourist is likely to encounter unfamiliar settings and has to rely on relatively unknown people for services such as accommodation and food and beverage. Furthermore, Cohen (1987) points out, that there are good grounds to assume the tourist will be victimized because s/he is a highly visible temporary stranger, ignorant of the customs and laws of the host country and is socially isolated. Harper (2006) also identifies three characteristics that render tourists particularly vulnerable: having the status of a tourist; being non-permanent; and being transient at the destination.

From the literature emerge three broad factors which cause tourists to be more prone to crime:—their appearance; their behavior; and the type of environment they find themselves in. Concerning appearance, tourists have been known to possess a range of characteristics which make them vulnerable to crime (Chesney-Lind & Lind, 1986; Pizam and Mansfield, 2006). As Michalko (2003) suggests, it is, perhaps, because of their “Western outlook” and their portage of valuable items. According to Harper (2006), tourists can be vulnerable to victimization because they are obvious in their outfit. Similarly, Cohen (1987) adduces ‘dress’ appearance to identifying a tourist and subsequently their exposure to crime. Thus, the mere appearance of non-local people makes them targets for attacks. This is especially true when the victims are perceived as being wealthy.

Behavioural patterns of tourists also make them vulnerable to crime. Pizam and Mansfield (2006) propose that certain tourist behavior patterns make them easy prey for criminal victimization. Such actions include: letting down their guard and de-differentiating neighborhoods, thus entering into areas in which locals might dare not go. Harper (2006) further proposes that the victim's search for a more ‘authentic’ (sometimes illicit) experience takes them to places considered dangerous even by local residents and makes them particularly susceptible to victimization. Michalko (2003), p. 9 expresses similar sentiments: “the presence of tourism contributes to the process because foreign guests arriving from western societies with general behavior and consumer habits strongly differing from those of destination residents may easily become targets of crime”.

Still on behavior, Schiebler et al. (1996), p. 17 opine that tourists face the greatest threat when they visit places where they are most likely to come into contact with “indigenous offenders who are already involved in high levels of criminality”. Allen (1999) identifies tourist carelessness and the search for the authentic as constituting a source of risk for tourists. He further proposes that, in some instances, even language barriers can contribute to the risk of tourists.

The relationship between victim and perpetrator offers another perspective from which behaviour-related causes can be explored. In that regard, Harper's (2006) concept of ‘collaborative victimization’—a scenario where the victim contributes (mostly consciously) towards his/her

own exposure to crime finds relevance for this discussion. From his study of the French quarter in New Orleans, Harper (2006) found that in 20% of all recorded robbery events during the period of the study, the victims had developed some rapport with the offender prior to the incident. Consequently, it is erroneous to assume that the incidence of the crime is necessarily instantaneous as in some cases; the criminal is an acquaintance to the victim and carefully cultivates a friendship over a period before striking (Harper, 2006; Holcomb & Pizam, 2006).

In similar work published much earlier, Hofstede (1980) proposes that there are two reactions towards uncertain situations—introduction of a formal rigid structure on the one hand or tolerance and adaptation on the other. Proceeding from that premise he categorises cultures along two extremes of a continuum—high uncertainty index and low uncertainty index. In his view cultures with high uncertainty avoidance index prefer formal rules meant to avoid uncertainty. Low uncertainty avoidance cultures, on the other hand have high tolerance for uncertainty and ambiguity and accommodate new things. Though his thesis was for work-related behavior, it offers useful insight into understanding the tourists' exposure to novel situations and the attendant behavior. Extending this thinking into the tourism domain, it appears clear that these two cultures bear similarity with Cohen's (1972) two key tourist cultures: institutionalization and non-institutionalization. These tourists can further be classified on a labeling defined by their reaction to 'uncertain situations'. Thus, tourists who would have low uncertainty avoidance are likely to be non-institutionalized in their outlook, more willing to try new destinations, seek novelty and prone to patronize facilities that expose them to unstructured situations. Conversely, the high uncertainty avoidance tourists are expected to be more structured in their approach, relying mainly on institutions and choosing facilities and places which are likely to keep them away from unstructured situations.

The third broad factor contributing to tourist victimisation is space and its use. Vavro (1995, cited in Michalko, 2003) advocates an examination of the spatial and temporal attributes in seeking to understand tourist victimization. As Crotts (1996), p. 17 suggests, "areas where tourists are at greatest risk of becoming victimized have been shown to cluster in a few specific types of place". In the view of Hall (1992) tourist victimization is likely to be a function of place rather than tourist behavior. Thus victimization becomes higher when tourists visit areas which have already had a reputation of high crime (Michalko, 2003; Schiebler et al., 1996). Pizam and Mansfield (2006) also identify location as an important dimension in the study of tourism security but caution that there are other factors such as range of impact, distribution of affected areas; physical characteristics of the urban environment among others as playing key roles in understanding the phenomenon.

By this thinking, therefore, certain places by their mere location tend to encourage the victimization of tourists. By their reckoning, these space-based theories suggest that certain places offer a higher convergence of targets and would-be criminals which is not matched with an increase of guardians capable of protecting their valuables. As to

whether or not increasing capable guardians reduces the incidence of crime is another debate altogether.

Extending the location argument, Jarrell and Howsen (1990) suggest that it is not only the nature of places that encourages victimization but the residential status of people who patronize them and the densities with which they converge on a given area. They propose that the greater the number of strangers and visitors to a locale, the higher the levels of crime. Their work further distinguishes between 'wet counties' and 'dry counties' with the former referring to places which are hotspots and thereby attracting many strangers and transient crowds. Michalko (2003) also supports this assertion by suggesting that regions with high number of foreigners tend to record higher levels of crime and vice versa. Citing an example from Hungary, he argues that the ratio of victimized crime decreased over a one-year period because the total number of foreigners arriving in the country dropped. However, when the number of foreign visitors showed an upward trend in 2000, there was an upsurge in crime against them even though the total number of offenses continued to decrease.

Another dimension to the convergence proposition concerns the use of the space in question. Findings from the literature suggest that the use of the space (i.e., the type of activity that goes on in such places) also contributes to the incidence of crime. Crofts (1996) defines hotspots as places which attract many people because of their entertainment orientation. Hotspots provide a place of opportunity where predatory crime can occur. Places where tourists are at the greatest risk of becoming victimized have been shown to cluster in a few specific types of places (Crofts, 1996). Roncek and Maier (1991) observed that city blocks with taverns and cocktail lounges had higher incidence of property and violent crimes. Ryan and Kinder (1996) define such places as 'crimeogenic' an apparent reference to hedonism-promoting places such as bars, strip joints, and other adult-entertainment spots. The appeal of fantasy and glamour of these places encourage the convergence of criminals and tourists and render the tourist vulnerable (Ryan & Kinder, 1996). Normally such crimeogenic places offer entertainment, food and beverage and other services. Thus, space affects tourist victimization from three facets: first its location, second its patronage and, third, its use.

In spite of the considerable insight offered on the subject by the literature other unexplored potential patterns/causes of tourist victimization beckon further investigation. One such area concerns the relationship between the degree to which tourists are institutionalized (as shaped by their travel preferences) and their relative vulnerabilities to crime. Few studies have directly addressed the concept of institutionalization as a contributor to vulnerability. In this regard the notable exception is Cohen (1987) who compared the institutionalized and non-institutionalized tourists but used the degree of protection they receive from law enforcement agencies as the distinguishing variable. Similarly, Alleyne and Boxhill's (2003) observation that Europeans were more vulnerable to crime while in Jamaica because they did not 'frequent all-inclusive resorts' shows some recognition of the importance

of degree of institutionalization and its role in vulnerability to crime. Again, the literature has generally referred to crime in a broad sense but in reality tourists fall victim to a broad range of crimes.

This study is therefore explores how travel preferences of tourists shape the degree to which they become suitable targets for victimization. The study was undertaken using an exploratory design with primary data from Ghana.

THE CONCEPT OF INSTITUTIONALIZATION

There is a substantial amount of literature that covers the issues of tourist typology and a great number of studies have attempted to categorize tourists based on certain defining variables. Murphy (1985) uses two categories: Interactional types (e.g., Cohen, 1972; Smith, 1977) which emphasize interaction between visitors and the destination area, and cognitive normative models (e.g., Plog, 1972; Cohen, 1972) which focus on motivations behind travel. The present study shall concentrate on the interactional types of models because they focus more on the movement of the visitor and, by inference, their relationships with the hosts.

Institutionalization as proposed by Cohen (1972) refers to the degree to which a tourist purchases the travel/tourist product through recognized intermediaries. Cohen (1972) thus identifies two broad types of tourists: the institutionalized and the non-institutionalized. In his view, the former relies heavily on intermediaries for various aspects of their travel ranging from making arrangements through movement at the destination. In addition, they tend to cluster in groups, as well as patronize popular attractions and 'safe' places. The individual mass tourist and the *organized mass tourist* are both examples of institutionalized travelers.

In contrast, the non-institutionalized tourists rarely rely on travel intermediaries, prefer to organize their own trips and move either alone or in small groups at the destination. Even in cases where they purchase a packaged tour, they prefer to travel alone and have a relatively flexible itinerary at the destination. The non-institutionalized tourist stays in places which are not heavily patronized by other tourists and has closer contact with the host community. Cohen identifies two types of non-institutionalized travelers—the *drifter* and the *explorer*. This study will focus on the two extremes: the organized mass tourist and the explorer.

Extending Cohen's concept, *degree of institutionalization* then becomes the broad influencing variable for this study and it is operationalised using the following predictor variables:

- *accommodation preference* (hotel, guest house or home stay programs),
- *travel arrangement* (either self or by intermediary) and,
- *travel party size* (alone, 2–5, or 6+).

Thus, for the purposes of this study, the institutionalized tourist was conceptualized as one who was part of a larger group (6 people plus),

patronized formal commercial accommodation, relied on a travel intermediary for travel arrangement (to and within Ghana) and relied on formal guiding services. The non-institutionalized tourist, on the other hand, was conceptualized as those who made their own travel arrangements, used cheaper and informal forms of commercial accommodation; moved about mostly alone or in small groups; and travelled mostly alone or with local informal tour guides.

THEORETICAL FRAMEWORK

The Routine Activities Approach proposed by Felson and Cohen (1979) provides some theoretical basis for this study. By their estimation, three necessary elements must be present for a criminal act to occur, these are:

- A suitable target or victim;
- A motivated offender; and,
- The absence or inadequacy of effective guardians capable of preventing the interaction between offender and victim.

According to the authors, the presence of any one of the three elements is sufficient to encourage the commission of crime. This study focuses on the first element—*suitable target*. The other two focus open into vast areas of research that need great attention by researchers. Motivated offenders for example highlights motivations of convicted offenders while the third, capable guardianships involves issues such as protection strategies by destinations for tourists among others.

The focus of this paper—suitable targetship can be conceptualised as a measure of the degree to which a tourist becomes easy prey/suitable/prone to victimisation. It involves three interacting perspectives:

- The degree to which the tourist is victimized in terms of frequency
- The nature of victimization once they have become targets
- The extent to which there is relativity in tourists' vulnerability to crime and the factors which encourage these differentials

The tacit assumption is that once the tourists are victimized they had become suitable targets for the commission of the crime. Again the study adopts a post-hoc approach thereby the data collected is of tourists who have fallen victim to one crime or the other during the study period. The central question driving this paper is to what extent do (es) a tourists's travel preferences make them easy prey or suitable for becoming targets to various crimes?

The chi-square test of independence was used test for significant differences in vulnerability to crime across the various categories of the variables mentioned earlier. In addition, the relevance of each of the predictor variables to determining the vulnerability to crime (dependent variable) was modeled using a binary logistic regression equation.

STUDY METHODS

The Study Areas

The Hot Spots Theory suggests that tourists are most likely to be victimized in places where they cluster most and which are entertainment oriented in nature. Thus, applying the theory to Ghana, the most likely areas in the country where tourists can be found most are three regions collectively described as the Ghana’s tourism triangle, that is, the Greater Accra, Central and Ashanti Regions, (see [Figure 1](#)) These are the three most visited cities by tourists in Ghana and they,

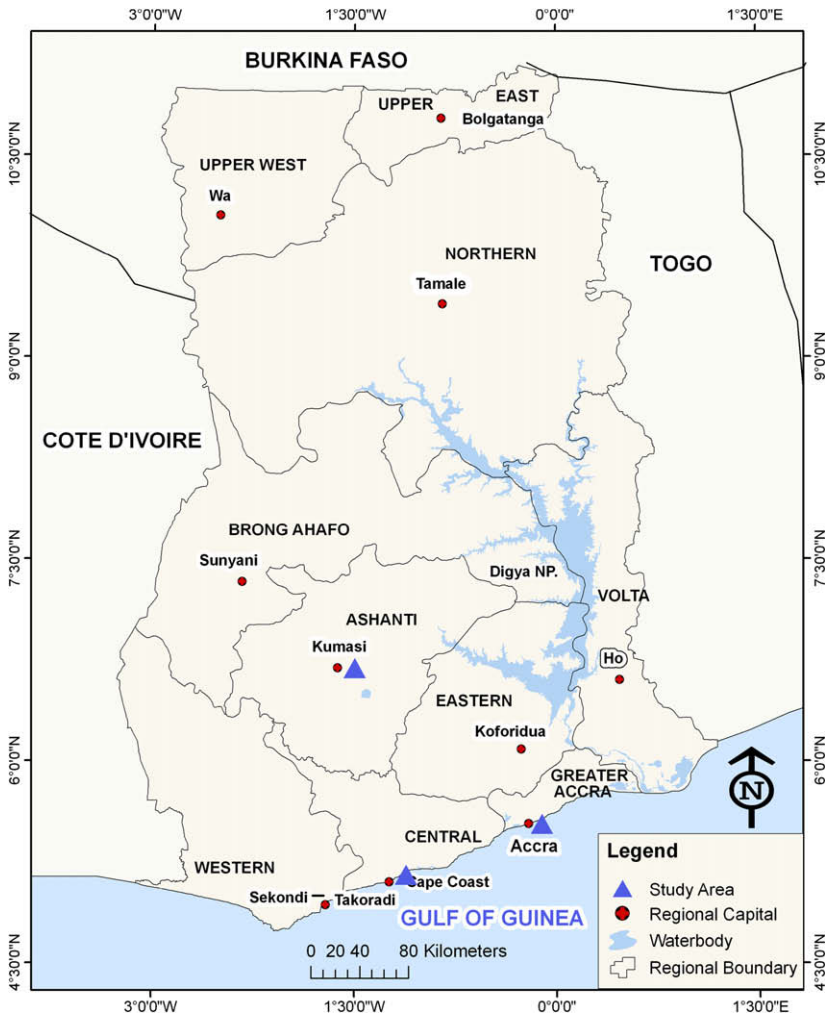


Figure 1. Map of Ghana Showing Study Areas. Source: Cartography Unit, Department of Geography and Regional Planning, University of Cape Coast

collectively, receive a disproportionate number of the country's tourist arrivals. Abane, Awusabo-Asare, and Kissi (1999) estimate that Cape Coast for example receives at least half of all inbound tourists.

SOURCES OF DATA

The data collected was largely from primary sources—the tourists. It is worth indicating at this stage that as much as data on domestic tourists would have added to the depth of the study, the focus was on inbound tourists for a few reasons. First, they dominate the tourist arrival figures. Secondly, their being victims for attacks is more likely because of their way of dressing, and because they are unfamiliar with the local terrain, not to mention that they look different mainly in terms of skin color and language (Allen, 1999; Holcomb & Pizam, 2006).

These traits are likely to render them more vulnerable to crime than the domestic tourists. This is not to say, however, that domestic tourists are not prone to crime; the argument is that they are less likely to be prone to crime than their inbound colleagues on account of the factors mentioned earlier. It could also be argued that domestic tourism in Ghana is largely characterized by 'excursionism' (Akyeampong, 1996, p. 17) which is, in more ways than one, distinctly different from tourism.

The investigation covered a period of 9 months and the towns were covered consecutively two months apart from each other. This was to control for duplication since the tourists are known to spend time in each of these three towns and that their average length of stay in the country is no more than 14 days. The survey in Cape Coast was done in March, 2008, Accra, mid June, 2008 and Kumasi, September, 2008. A total of 420 tourists were chosen using the accidental sampling method of which 114 were from Cape Coast, 75 from Kumasi and the remainder (147) in Accra. Tourists (particularly the institutionalized) were reached using accidental sampling at major tourist attractions such as the Arts Centre, Kwame Nkrumah Maoseleum, Labadi Beach in Accra. For Kumasi the areas included the Cultural Centre, Manhyia Palace and Adum. In Cape Coast the tourists were reached at the Cape Coast Castle, Kakum National Park and in entertainment areas close to these major attractions. For purposes of this study, tourists visiting the attractions in their own tour buses in groups of 6+ were arbitrarily designated as institutionalized while those moving alone were categorized as being non-institutionalized. The inherent shortcomings of this method and the general explorative design of the work give rise for caution to be made about generalization and extrapolations from these findings. Nevertheless, a few measures were employed to address reliability and validity concerns.

First, deliberate efforts were made at controlling against the predominance of group tourists by issuing arbitrary quotas. In effect, no more than three persons from a group each day per attraction were chosen. In addition, attempts were made to define the key concepts as clearly as

possible, showing their expected levels of measurement. Another method used to enhance reliability was the adoption an instrument fairly similar to earlier ones used by other researchers (especially Barker et al., 2002).

In terms of data collection instrumentation, the questionnaire method was used, a copy of which these instruments can be found in the appendices. To this end, tourists were asked if they had fallen victim to crime and their perceptions of Ghana as a destination. The questionnaire method inured more to the peculiarities of this study because the target audience was predominantly literate (Depoy & Gitlin, 1998). The disadvantage pertained to instances where the instrument was not filled properly either because of a lack of time or an inability of the tourist to comprehend the questions being posed. In all, a total of 420 questionnaire were administered over the period of which 336 (80%) were valid. The main reason for rejection of the questionnaire was the respondent's inability to complete copious sections which were meant to provide very important information. Notably, majority of the rejected data came from the institutionalized tourists and probably could be to the fact that the respondents were in a hurry to join the tour bus on account of a rigid itinerary.

PROFILE OF THE SAMPLE

One prominent feature of the sample is the dominance of young people who are mainly single and are students of tertiary institutions in the generating countries. Though not documented officially, there appears to be an increasing number of such inbound tourists to Ghana (Boakye, 2009). These people though technically tourists, do not patronize tourist-type accommodation and follow a less rigid tour itinerary and normally stay with host families for a fee which covers 2 meals. At best, these 'educational' tourists spend longer time than the average tourist (mainly between two and five weeks) and, usually, the last two weeks of their stay is reserved for extensive travel around the country. Again, they draw up their own itineraries, arrange for their own transportation both to and within the country. Consequently, as far as the concept of 'non-institutionalization' goes, such people fit the description well. In many respects, such types of tourists exhibit the characteristics of the backpacker market (Hall, 1992, Barker et al., 2002) or Cohen's (1987) 'youth tourists'.

From the perspective of point of origin, the bulk of the tourists were from the continent of Europe with the United Kingdom and Germany being the leading countries. The relatively low figure retained by Africa is in keeping with the UNWTO's (2007) assertion that outbound travel from the continent is very low. All the same the profile is similar to the information gathered yearly by the Ghana Tourist Board.

From Table 1, it is shown that a total of 108 respondents indicated they had fallen victim to one crime or the other. As will be noted from Table 1 theft (especially of electronics and wallets) was the most frequently occurring crime accounting for almost half of all types of

Table 1. Frequency of Tourist-Related Crimes

Type of Crime	Frequency	% of Victim n = 108	% of Overall n = 336
Property theft	50	46.5	14.9
Assault—Verbal	34	31.4	10.1
Assault—Physical	13	12	3.9
Phone Theft	7	6.4	2.4
Fraud	4	3.7	1.2
Total	108	100.0	32.5

crimes. [Barker et al. \(2002\)](#) and [Holcomb and Pizam \(2006\)](#) have made similar findings in their respective areas of study. Combining the various travel-behavior indicators, a profile of the study's archetypal crime victim can be drawn. They are mostly tourists who make their own travel arrangements (both before and during their stay at the destination) patronize home-stay programmes and move in large groups at the destination.

RELATIVE EXPOSURES TO CRIME

The chi-square test of independence showed a fair amount of significant patterns of distribution of crime across the three key variables. [Table 2](#) shows the respective percentages of the various categories of the three predictor variables that suffered from one form of victimization or the other. One clear pattern emerging from this table is the dominance of crime victimization among certain categories of the three variables which inure to the non-institutionalized tourist.

Table 2. Percentage Distribution of Victimization Across Travel Behavior

	CRIME				
	Theft	V. Assault	P. Assault	Phone Theft	Fraud
Accommodation Type *					
Hotel (n = 159)	13.2	3.8	2.5	1.2	1.3
Guest House (n = 70)	25.7	2.0	11.4	2.9	1
Homestay programmes (n = 106)	11.3	13.2	0.9	4.7	1.9
Travel Arrangement					
Self (n = 244)*	14.3	10.7	4.9	1.2	1.2
Intermediary (n = 92)	17.4	8.7	1.1	4.3	1.1
Travel Party Size *					
Alone (n = 100)	12.0	4.0	4	1	1.0
2–5 (n = 163)	14.7	11.7	4.9	3.7	1.2
6+ (n = 73)	46.0	46.2	5.6	1	5.6

Source, Fieldwork, 2007.

* Differences significant at 0.05 level of significance.

From Table 2, considering theft for example, it showed clearly that, in terms of accommodation type, those in home-stay programs had the lowest proportion (11.3%) of its patrons falling victim. This could be due to the fact that such cheap accommodation types inure more to low-budget tourists who are not likely to leave much valuable property in their accommodations.

The difference in victimisation between institutionalized and non-institutionalized tourists became more lucid when observing the distribution of crimes across the variables *travel arrangement*, and *travel party size*. As will be noted from Table 2, with the variable *travel arrangement*, those who made their own (self) had significantly greater proportions of victimization in three crimes: verbal assault (10.7%), physical assault (4.9%) and marginally in fraud (1.2%).

A notable departure from the trend was presented when considering the third variable—*travel party size* where it was expected that those who travelled and moved alone (non-institutionalized) would dominate across the different types of crimes. On the contrary, that category

Table 3. Output of Binary Logistic Regression of Predictor Variables for Various Crimes

Theft	Odds Ratio	Wald	Significance (P)
Predictor variables			
Accommodation preference	1.209	0.919	0.338
Travel arrangement	0.936	0.019	0.891
Travel party size	1.354	2.091	0.148
Constant	.000	9.269	0.002
Phone theft			
Accommodation preference*	5.177	6.077	0.012
Travel arrangement*	20.308	7.633	0.006
Travel party size	0.348	1.922	0.166
Constant	0.004	1.478	0.224
Physical Assault			
Accommodation preference	3.074	2.527	0.112
Travel arrangement*	18.308	6.011	0.006
Travel party size	0.348	1.922	0.166
Fraud			
Accommodation preference	1.272	0.146	0.703
Travel arrangement	1.134	0.006	0.936
Travel party size	0.932	0.010	0.920
Constant	0.008	1.118	0.290
Verbal Assault			
Accommodation preference*	1.638	7.648	0.049
Travel arrangement	0.383	2.398	0.122
Travel party size*	1.974	7.069	0.008
Constant	0.284	0.502	0.479

Source: Fieldwork, 2008.

* Significant at the 0.05 level.

of the variable recorded the lowest amounts of victimization relative to the other categories (Table 3). Nevertheless, the distribution again, showed deference to the different categories in the variable. As noted from Table 2, it appears that increasing group size is associated with greater incidence of crime.

The reasons for this odd trend are not readily available from the literature but a few are proffered here. It is probable they are thought to not to have much by way of property especially because of the shabby nature of their dress and unkempt visage. On the other hand, those in groups normally appear more decent and wealthy. It could also be (from the criminal's perspective) that attacking a larger group would provide optimum rewards as compared to attacking just one person. Also, perhaps more compelling is the idea of local companionship. It is not uncommon to observe many of these individual tourists in the company of local 'chaperones' who accompany them throughout their stay. These pilot boys (as they may be called) play an important role in providing security or otherwise for the tourists and will be discussed in detail shortly. Suffice to mention for now, that these pilot boys by the company offer the tourist some form of immunity from being victimized.

DETERMINANTS OF VULNERABILITY TO CRIME

A binary logistic regression model was used to predict the occurrence of the each of the crimes shown in Table 1 using a 0.05 statistical significance criterion. One key advantage of the binary logistic model is its ability to accept independent variables of varying measurement levels (Sweet, 1999). Subsequently each of the key crimes was recoded into a binary function with 0 representing no incidence and 1 indicating victimization. Thus each case was expected to fall into one or the other of the dichotomous categories. Three characteristics of the output are displayed in the ensuing tables. They are the Exp (B) which represents the odds ratio, and the significance which shows the degree of importance the individual predictor has on the entire model. To be considered significant to the model, a predictor variable should have a combined odds ratio value of more than 1 and a significance value less than 0.05 (Sweet, 1999; Kinnear & Gray, 2002). When Exp (B) is less than 1, increasing values of the variable correspond to decreasing odds of the event's occurrence and vice-versa.

Table 3 shows the logistic regression coefficient, odds ratio and Wald test of significance for each of the predictors over the five crimes. It needs be mentioned that, on the whole, the model fit fairly well, accounting for 50% of explained variation. Though in some individual cases the Nagelkerke R Square statistic yielded some average variations, in the general run, it was low, suggesting the presence of many other extraneous variables yet to be uncovered by the literature. Notably, none of the predictor variables was successful in determining the propensity for tourists to be vulnerable to theft and fraud.

As shown in **Table 3** the variables *accommodation preference*, *travel arrangement* and *travel party size* could significantly predict vulnerability to one crime or the other. These are discussed in turn.

Accommodation Preference

As indicated earlier, accommodation preference was one of the defining variables used to distinguish between the institutionalized and non-institutionalized tourist. The patterns observed from **Table 3** elucidates the fact that type of accommodation a tourist patronizes influences their vulnerability—especially to the crimes of phone snatching and verbal assault.

Considering phone snatching for example the bivariate analysis conducted earlier (**Table 2**) showed that those who patronized the home-stay facility were significantly more likely (4.3%) than were those in hotels (2.9%), to become victims: $\chi^2 (3,336) = 17.82$; $p < 0.05$. Indeed patrons of home-stay facilities were found to be 5 times more likely than those in hotels to suffer from phones snatching.

With Verbal assault *accommodation preference* again emerged as a significant predictor (**Table 3**). The chi square test of independence (**Table 2**) revealed a significantly ($\chi^2 (3,336) = 15.73$; $p < 0.05$) higher proportion of the victims as patrons of homestay programmes (18.5%) as compared to the hotel (3.8%). It is noteworthy that in both crimes where accommodation was a significant predictor, the non-institutionalized tourists (i.e., those using home-stay facilities).

Travel Arrangement

Perhaps, this variable was the most significant of the three predictors on account of its strong odds ratio figures and significance (p) levels. As can be noted from **Table 3**, the variable travel arrangement was significant in predicting tourists' vulnerability to phone snatching and physical assault. In other words the tourist's vulnerability to these two crimes can be determined by whether or not they rely on formal intermediaries to arrange their trips.

Considering the crime of phone theft, the cross-tabulation (**Table 2**) showed that a greater proportion of the victims (52%) were those who relied on intermediaries (the institutionalized). Thus phone snatching showed a significantly strong probability of occurring among the institutionalized tourists. The associated odds ratio of 20 (**Table 3**) suggests that institutionalized tourist are 20 times more likely to suffer from phone snatching than those who arrange their own trips. The probability of a tourist's phone being snatched was thus found to be significantly influenced by accommodation preference and travel arrangement.

Again the variable '*travel arrangement*' showed a strong influence in predicting tourists' vulnerability, this time, to physical assault. The bivariate analysis (**Table 2**) had revealed that those who arranged their own trips (non-institutionalized) had significantly a higher proportion (4.3%) of victims ($\chi^2 (4,336) = 18.93$; $p < 0.05$). In confirmation, the

calculated odds ratio (Table 3) showed the non-institutionalized tourists (i.e., those who arranged the trips themselves) to be 18 times more likely to suffer from physical attack.

Unlike in the first variable where the patrons of non-institutionalized forms of accommodation dominated in victim statistics, the variable travel arrangement showed two different patterns. With phone snatching it was the institutionalized that were more vulnerable but with physical assault the non-institutionalized were found to be more vulnerable.

Travel Party Size

As a predictor variable, this was, perhaps, the least influential of the predictor variables. Tourist's travel party size was found to be relevant in predicting vulnerability only to verbal assault (Table 3). Nevertheless it is interesting to note that the bivariate analysis from Table 2, suggests that propensity to fall prey to verbal assault increases as group size grows. As will be noted from Table 3, the difference in victimization noted between those who travelled alone—reference point (4%) and those in groups (2–5; 11.7%; 6+; 46.2%) was found to be significant at the 0.05 level ($2, 336$) = 16.507. Again, the variable's odds ratio figure of 1.97 (Table 3) implies those in larger groups were 1.97 times more likely to be assaulted verbally than those who moved alone while at the destination.

DISCUSSION

Firstly, it becomes evident from the data analysed that different types of tourists have dissimilar vulnerabilities to diverse types of crimes. Secondly, it becomes clearer from this study's findings that the tourists' suitability for being a victim is enhanced or suppressed by their travel preferences. The significant values returned by two of the predictor variables for some of the crimes suggests that they have considerable influence in determining the ease with which tourists fall victim to crime. It is instructive to note that two predictor variables *Accommodation preference* and *travel arrangement* could significantly predict vulnerability to some of the crimes. The distribution of crimes was found to be largely patterned after the different degrees of institutionalisation of the tourists. Stated differently, the type of accommodation a tourist prefers and the extent to which s/he self—arranges the trip can significantly determine their suitability for becoming targets of criminals.

This key finding of a relationship existing between tourist institutionalization and the suitability of their targetship is consistent with the literature. Barker et al. (2002) for example found users of cheaper accommodation (caravans) to be more vulnerable to violent crimes. Likewise, Cohen (1987) asserts that non institutionalized tourists tend more to fall prey to crime than their institutionalized counterparts. Alleyne and Boxhill (2003) also discovered that victimization rates in Jamaica were highest among Europeans who stayed away from all-inclusive resorts.

The salient point is that tourists become more suitable as targets for victimisation when they inadvertently encounter or unwittingly create situations which bring them closer to criminals making them suitable targets. The evidence from this paper suggests that tourists' travel preferences are one tool through which they become exposed to unstructured situations. Two aspects of travel preferences are discussed, first accommodation choice.

The choice of accommodation engenders suitability for becoming a target on two mutually-exclusive levels. First, it is an indication of the 'official' protection that is available for the tourist. Clearly patrons of high-end accommodation such as hotels are more likely to be covered by both the hotel security and the country's protection agencies. Boakye (2009) found from his study that official security provision focuses mainly on the 'formal' tourist areas. On that score, the non-institutionalised tourist is more vulnerable because their choice of accommodation (home stays and cheap commercial hotels) normally fall outside the 'official tourist zone' thereby precluding them from any such protection. Consequently since the capable guardians (in this case the police) may not be present there is nothing to stop the interaction between the motivated offender and the target.

The second and (perhaps) more compelling reason has to do with the cultures associated with the different accommodation preferences. For example, patrons of the high-end commercial accommodations such as hotels are more likely to have high uncertainty avoidance indexes and likely stay within the tourist bubble and less likely to desire contact with the host community. On the other hand, patrons of informal accommodation types such as home-stays find themselves, by default, closer to the real host society, and, closer still to potential offenders thereby increasing their suitability of becoming targets. Thus it is proposed that different accommodation types are synonymous with different tourist cultures which also create dissimilar levels of exposure to victimization.

The differential travel arrangements used by tourists open them up to different levels of suitability for becoming crime targets. The significant dominance in vulnerability to crime by those in the 'self' category of the variable travel arrangement (Table 2) offers empirical support to this assertion. The main explanation for this lies in the freedom of movement offered by a relatively flexible itinerary. Normally tourists who self-arrange their travel tend to have very flexible itineraries which afford them ample time to roam the country and to venture into places that locals even hesitate to visit. In Ghana for example, almost all the volunteer programmes allocate no less than 7 days for travelling in the country. Hence the suitability of the target for victimisation becomes clearer because their travel takes them to places which may be unsafe and even 'where locals dread to patronize (Chesney-Lind & Lind, 1986, p. 13) unwittingly go out of the 'official protection zone'. Again such situations tend to make them more suitable as targets. It is therefore interesting to note that victims in the 'self' category of the variable *travel arrangement* (Table 2) dominated in the crimes which require more of a personal contact such as verbal assault, physical assault

and fraud. Crimes such as theft may take place without the necessary presence of the victim.

CONCLUSION

The main aim of this paper was to explore whether tourists' travel preferences (as indicative of their degree of institutionalization) contribute to their being suitable targets for crime. Degree of institutionalization was operationalized along three key variables: *accommodation preference, travel arrangement and travel party size*.

This finding implies that the variables accommodation preference, travel arrangement and travel party size are relevant in the search for understanding the exposure (and ultimately, suitability) of tourists to different crimes. This paper's key contribution to existing knowledge lies in its central finding that there is a statistically significant relationship between the tourists' travel preferences and suitability for becoming targets for crime.

The issue of tourist victimization though, extensively researched into, still has open ends which require research. One of such issues concerns the criminal behavior of tourists at a destination. Another pertains to the psychological mindset of offenders who victimize tourists.

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