



WEALTH FLAUNTING AND VULNERABILITY TO CRIME IN BENUE STATE



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Abstract

The study was conducted to assess the influence of wealth flaunting in the vulnerability of the people of Benue State to crime. It is believed that criminals will be less successful with criminal attempts if the people are less susceptible. In light of this, the study posits that certain lifestyles lived by people, like wealth flaunting significantly predisposes them to crime. Studies in this regard have always established the relationship but not the extent of the relationship. The study pursued a major objective which was to 'examine the extent to which wealth flaunting influences vulnerability of people to crime in Benue State'. The study hypothesises that "wealth flaunting has no significant influence on the vulnerability of people to crime in Benue State". To achieve this, the correlational survey research design was adopted as the plan for the study, following which the Yamane (1967) formula for determination of sample size for small and known populations was used to arrive at 400 respondents. The findings show that wealth flaunting may be unhealthy for personal security as it reveals so much about us to intending criminals and make us to become targets for victimisation. The study specifically finds that 60.5% of people who flaunt wealth believed that their victimisations can be linked to their behaviour. A test of hypothesis shows that 42.7% of people who flaunt wealth either in physical or cyber space are likely to become victims of crime. The study then, concludes that wealth flaunting is a risky lifestyle that extends an invitation to criminals. As result, individuals then have a role to play in improving their own security by checking their attitude of public display of wealth, and the government also has a role to play in educating the public to understand the role of wealth flaunting in the vulnerability of people to crime.

Keywords: Wealth flaunting, Vulnerability, Crime, Lifestyle exposure, and Victims of crime.

Introduction

Criminal victimization is believed to be (to a large extent) a function of the vulnerability of the people who are targeted. Where people are less vulnerable, a consequential low level of success is recorded with criminal attempts. Less vulnerable people then tend to experience fewer criminal victimisations. From the foregoing, crime is seen as a product of individual vulnerability. An important issue in this regard has to do with the lifestyles chosen by people. It is believed to be an important factor in predisposing people to crime. People's lifestyles are

known to other persons through a process known as exposure. The exposure of certain lifestyles is believed to facilitate vulnerability to crime for people who lead them. It is in this light that 'wealth-flaunting' is assumed to influence people's vulnerability to crime in Benue State.

Global events suggest a link between 'wealth flaunting' and the vulnerability to crime of several people who lead that lifestyle. The experience has been that when people showcase their affluence, for example, they inadvertently draw the attention of intending criminals to themselves. In today's world driven by mobile technology, wealth flaunting has gone beyond showcasing of wealth in physical space to electronic space. This current trend makes victim-targeting easier for criminals as they no longer need to hire the services of spies and other agents to identify targets as all they need will be to have access to the Instagram pages and Facebook accounts of people who they think can make good targets.

The interest of the paper is to examine the extent to which wealth flaunting (of either form) influences the vulnerability of people to crime in Benue State. The next sections will include the following: statement of problem, objective (s) of the study, hypothesis, clarification of concepts, literature review, theoretical framework, methods of data collection and analysis, presentation of results, discussion of findings, conclusion and recommendation.

Statement of the Problem

The wish and desire of most persons is to live in a society with little or no crime. This however, has not been the case as crime has become prevalent in most societies, including Benue State today. The prevalence of crime in any society suggests that the people who are victims are to some extent vulnerable as the presence of criminals alone does not guarantee victimization. It is believed that there would be less crime in any society if the people are protected from or less susceptible to it. Overtime, people of Benue State have suffered so much criminality that had made them unsure of the safety of their lives and property. In fact, people live in a situation of perpetual fear of crime, which has negatively impacted their psychological, social and economic wellbeing. This prevalence of crime in the State in recent years has made it become necessary for studies to be conducted on factors that predispose the people to crime, wealth flaunting being one of them.

It is noteworthy that several measures had been taken by successive governments and security agencies to significantly reduce crime in the State and the larger Nigerian society. For example, the Department for State Services (DSS) in 2022, in one of its security advisories to Nigerians advised the citizenry to play their role in their own security and that of society. The agency warned Nigerians, especially the youth, to desist from the growing fad of reckless display of material wealth so as not to attract the attention of violent criminals, especially kidnappers and armed robbers (Vanguardnewsonline, 2022). The warning was hinged on the belief that even if the wealth flaunter adequately secures him or herself, their loved ones may not be that secured and so are put at risk. A similar warning was also issued by the same agency in 2021 when Paul Oduh, a Deputy Director, Security Enforcement, warned that the deliberate exhibition of affluence and a flamboyant lifestyle attracts kidnappers, bandits and other criminals; and advised that people must adopt moderate lifestyles, so as not to fall prey to criminal elements, (The Cable, 2021).

Although several studies had been conducted to examine factors that make people become victims of crime elsewhere, the focus had been on such personal factors as age, sex, income level (Rossetti, Dinisman and Moroz, 2016); and residence (Kwanga et al, 2017; Dignan, 2015), among others; and also some social factors like lack of presence of security agencies and even neighbourhood watch (WikiHow, 2017). Some other studies like that of Nkpa (1994); Ikezue (2023), Okolie (2022) and Mario (2025) however, had examined the relationship between wealth flaunting and vulnerability of people to crime. These studies were able to establish a relationship between the two variables but fell short of examining the extent of it, which is then, a gap that the current study intends to fill.

Objectives of the Study

The study seeks to achieve a major objective, which is to:

- i. Examine the extent to which wealth flaunting influences vulnerability of people to crime in Benue State.

Hypothesis

H₀: Wealth flaunting has no significant influence on the vulnerability of people to crime in Benue State.

H₁: Wealth flaunting has a significant influence on the vulnerability of people to crime in Benue State

Clarification of Concepts

Wealth flaunting

The concept has to do with the intentional display of wealth in public view to attract vainglory or some form of recognition. It is viewed in sociology as conspicuous consumption, a concept coined by Thorstein Veblen in 1899 to mean the act of publicly displaying material possession through the purchase and use of luxury goods and services to maintain or attain social status (Veblen, 1899; Kenton, 2021). It is the ostentatious, public display of possessions, luxury items, or financial status driven by a desire for social validation, and admiration from others.

Wealth flaunting has the following indicators:

- i. Conspicuous consumption
- ii. Ostentatious display of wealth
- iii. Social media display of wealth.

Wealth flaunting is measured through observation instead of a rigid formula. It is characterised by the acquisition and display of luxury items, 'flexing on social media', spending beyond one's means, and attempting to appear better than others.

Vulnerability to Crime

Vulnerability as a phenomenon has been defined by several authors from different points of view. Some of those definitions will now be considered. It is conceived to have several dimensions such as physical, economic, social, environmental and personal. Vulnerability to crime comes in form of either social or personal vulnerabilities. Viewing vulnerability from the point of natural and man-made hazards, the International Federation of Red Cross and Red Crescent Societies (IFRC, 2021) considers it as the diminished capacity of an individual or group to anticipate, cope with, resist and recover from the impact of a natural or man-made hazard. It is most often associated with poverty, but it can also arise when people are isolated, insecure and defenceless, in the face of risk, shock or stress.

In the view of Debenham (2016), a vulnerable person is one who is considered as an easy target, seemingly less protected and helpless in the face of attack, bullying or abuse. In the same light, the Crown Prosecution Service (CPS, 2015) sees a vulnerable person as one who has been targeted repeatedly as a direct victim of crime over a period of time, particularly if he or she has been deliberately targeted or is a victim of a sustained campaign of harassment or stalking.

The United States Legal (US Legal, 2005), is of the view that a person is unusually vulnerable due to age, physical or mental condition, or who is otherwise particularly susceptible to the criminal conduct. The term "susceptible to the criminal conduct" has been interpreted as being primarily concerned with the impaired capacity of the victim to detect or prevent the crime, rather than the quantity of the harm suffered by the victim.

Victim vulnerability refers to the likelihood of someone becoming an easy target for criminal victimisation. As crime occurs, victims are produced because scarcely would a criminal act leave out victims except in such cases as gambling, prostitution, drug use and pornography, which Schur (1965) referred to as victimless crimes.

One major reason why people become victims of crime is their vulnerability. Vulnerability may be personal/individual, or social/collective. Personal or individual vulnerability refers to factors directly linked to the individual that make them prone to victimization. For example, people may be vulnerable due to their age, sex, lack of company, area of residence, and the life style choices they chose to lead, among others. Social or collective vulnerability on the other hand refers to proneness to crime arising from factors that are more communal than personal. These factors include issues like poor environmental planning, lack of surveillance from formal security personnel and neighbourhood watch, and porosity of borders, among others.

One aspect of vulnerability is the frequency with which people are victimized repeatedly (Conklin, 2012). This situation known as victim proneness may be because of people's personal characteristics, social situations, physical location, or relationship to offenders (Wolfgang and Singer, 1978 in Conklin, 2012). It is believed that people are not evenly prone to crime. Vulnerability levels vary from person to person and also from place to place depending on what measures are put in place to check crime by individuals and society. Sometimes, there are certain things people do that in effect suggest they have direct roles in the crimes against them. The reasons why people (as individuals) become vulnerable to crime formed the major thrust of this study.

The lifestyles led by people influence their propensity to becoming victims of crime. Wealth flaunting is one of those lifestyle choices that may make people prone to becoming victims of crime. The focus of this paper then is one personal vulnerability rather than social vulnerability to crime.

Literature Review

It is believed that wealth flaunting in general makes people more prone to becoming victims of crime. In agreement with this belief, Mario (2025) gave a few instances of how wealth flaunting on social media had facilitated criminal victimization against some persons. One of them was a British model kidnapped in Milan, Italy in 2018. The kidnap was made easy as her online profiles continuously gave the criminals relevant clues to her movements. He also noted that in 2020, a Turkish crypto influencer was robbed and held for ransom after he flaunted luxury cars

and cash online. He also averred that in 2025, police in Europe investigated a series of abductions that targeted crypto-currency millionaires due to wealth flaunting online.

Similar to the findings in other parts of the world, Nkpa (1994) demonstrated how wealth flaunting influences vulnerability to crime. He referred to it as public display of wealth. He observed that:

Conspicuous display of wealth, whether or not such practice is traditional in the society, may lead to victimization. Such display may be in the form of costly dresses, jewellery, and even cash. He argued that even though it seems okay for one to dress fine and wear expensive ornaments-which are a display of wealth, by such behaviour, the person attracts the attention of thieves to him or herself. Illustrating his position, he described an event that happened in 1971. Then, a wealthy contractor gave a cocktail party and invited his friends and associates. He was wealthy because he made some fortunes as a contractor during the civil war. During the party, the host displayed some huge amount of cash in a clear glass container for everyone to notice his extent of wealth. At about 3am when most of the people had consumed so much alcohol and had become less alert, at the point the host decided to take the box indoors, some armed robbers also present at the party snatched the box, fired some shots into the air to scare people and ran into a waiting car. The loss of this cash is certainly a function of unnecessary display of wealth in public.

In another instance, it was a combination of public display of wealth and loose talk in public that made the flaunter become an easy target. Nkpa (1994) holds that:

Every individual, as a matter of importance should know where to say certain things and where not to. He maintains that there are some kinds of conversations that are only appropriate for private settings, at home, or friend's house, and not at public drinking places and other public gatherings. If we say certain things where we are not supposed to, we attract some danger to ourselves. In 1973, there was a cocktail party in honour of a wedding. Several ladies were invited to entertain other guests, as music was played; there was impressive dancing and a friend of the host started spraying money on the dancers. When he had exhausted the much he had on him, he instructed his driver in public to go and fetch more money from the car and that he should not bring everything. After partying, as he got home, some armed robbers that were there at the party visited him at about 2.am and requested him to hand over to them the remnant. They explained to him why he had nothing to hide and cautioned him to comply to save his life, he had no option but to do as they directed.

Were it not for his loose talk in public and his careless display of wealth, who would have believed he still had so much at home after all he had spent? Behaving this way, victims actually make themselves become easier targets for criminal victimization. It is in the same vein, that Mark (2003) opined that lifestyle choices determine the likelihood of personal victimisation through the intervening variables of exposure and association. The argument in this regard is that the more people flaunt wealth either in physical spaces or online, the more they expose themselves to criminal victimizations.

Furthermore, it is worthy of note that not all criminal victimizations can be tied to wealth flaunting. For example, it is obvious that several incidents of kidnapping in Benue State had been a function of opportunity rather than lifestyle. However, Ikezue (2023) observed that several others can be linked to lifestyles, and especially that of wealth flaunting. He argued that when an affluent individual flaunts his/her wealth openly in the presence of hungry individuals who are looking for ways of making ends meet, that person is really drawing attention to him or her.

In another light, however, crime is a function of three things coming together in time and space, including: a motivated offender, a suitable target and the absence of a capable guardian (Cohen & Felson, 1979). Crime, then is not just about who is motivated to commit a crime but also whether the motivated offender has the opportunity. This makes for an argument that wealth flaunting may not necessarily lead to victimization especially when the flaunter also has adequate security around them and the property being flaunted. Wealth flaunting is then considered a contributory factor to peoples' vulnerability to crime rather than being a sufficient condition.

Lifestyle Exposure Theory

The proponents of the lifestyle exposure theory were Hindelang, Gottfredson and Garofalo. It was propounded in 1978. The theory assumes that individuals are targeted based on their lifestyle choices, and that these lifestyle choices expose them to criminal offenders. Examples of some lifestyle choices indicated by this theory include going out at night alone, associating with known felons, being promiscuous, excessive alcohol use, and doing drugs (Hindelang et al 1978; Pratt & Turanovic, 2016 & Meier & Miethe, 1993). The theory is one that explains personal vulnerability to crime.

The theory posits that criminal victimization is not a random activity but one that is calculative based on the exposure of the victim to crime producing situations. In this light, Alemika (2011) notes that people are differently exposed to victimization. In his view, different exposures are due to lifestyles which are influenced by individual socioeconomic and demographic backgrounds. Victimization then, is not an act that is randomly experienced by people with different backgrounds. On the contrary, the likelihood of different types of victimization is associated with different lifestyles. From this perspective, there are high- risk and low-risk lifestyles.

Certain lifestyles may engender violent assault while others may attract theft or robbery. Rates and types of victimization are therefore associated with the lifestyles of individuals. People involved in different lifestyles also experience different types of victimization. For example, individuals who work during the night, or patronize nightclubs are more vulnerable to certain victimization like rape, theft, snatching of handbags and even murder. This is unlike those who work through the day and do not patronize nightclubs. This approach therefore explains the differences in the rates of victimization of different groups in terms of exposure to offenders. Also, the calculative nature of criminal targeting today, means that when people lead risky lifestyles and expose same to the public (in which criminals are found), they inadvertently make the job of targeting easier for the criminal.

In addition to theorizing that victimization is not random, but rather a product of the lifestyle the victims pursue, the lifestyle theory cites research that victims share personality traits commonly found in law violators, namely impulsivity and low self-control (Siegel, 2006). Dempsey, Fireman, Wang, in Siegel (2006) noted that there is a correlation between victims and the perpetrators of crimes, both exhibiting impulsive and antisocial-like behaviours. These behaviours may contribute to their victimization since they cause the individual to put themselves at higher risk for victimization than their more conservative lifestyle counterparts.

Lifestyle theory describes the possible practical situations where an individual might be victimized. The theory explained three ways in which an individual might be victimized. These include: the victim coming in contact or association with the potential offender/anti-social element, placing the victim in kind of situation which puts him/her in conflict with the offender thus making victim's vulnerability quite obvious/visible to the potential or a motivated offender. Drawing on the probabilistic nature of lifestyle-exposure theory, Pratt & Turanovic (2016) believe that the more time one spends in settings that are conducive to crime, the higher the risk of being involved in criminal activities, either as victims or offenders. In like manner, the more people flaunt wealth in public, they more likely they are to be victimized. The theory can be summarized as placing lifestyle at the centre of explanations of victimization, as it argues that "different lifestyles are associated with differential risks such as being in particular places, at particular times, under particular circumstances, and inter-acting with particular kinds of persons" (Meier & Miethe, 1993). Lifestyle-exposure theory thus focuses on how lifestyles affect the risk or odds for becoming victimized, and it can therefore be viewed as a probabilistic theory (Pratt & Turanovic, 2016).

Within the purview of this perspective, there are certain important factors which play some role in deciding the possibility and extent of victimization. These include the efficiency of criminal justice system (judiciary, advocates, law enforcement agencies and correctional institutions), indulgence or exposure to risk factors such as prostitution, substance abuse, alcoholism, association with anti-social elements and practicing risky behaviour (aggression, impulsiveness, self-inflicting behaviour, submissiveness, low self-esteem and risky sexual behaviour). The theory further suggests that certain ingrained psychological aspects in lifestyle factors are directly or indirectly related to victimization, such as victim's behaviour in terms of their aggression, impulsiveness, self-inflicting behaviour, low self-esteem and risky sexual behaviour. The current study examines the relationship between wealth flaunting as a lifestyle attribute of people and their propensity to becoming victims of crime in Benue State. The lifestyle exposure theory suggests that people's lifestyles in some ways make them become more suitable for criminal targeting, thus, making them vulnerable to criminal victimisation. The kind of crime one would be exposed to is believed to be a function of the lifestyle maintained by the person as criminal targeting is more of a calculative venture. With this kind of argument, the theory makes itself relevant in an explanation of the relationship between wealth flaunting and peoples' vulnerability to crime. As noted earlier, the theory is applicable in explaining personal vulnerability to crime. It will be used to explain the extent to which wealth flaunting affects vulnerability to crime in Benue State.

Methodology

With respect to the design adopted, the study employed the correlational survey research design. This design according to Nworgu (2006) is used when a study seeks to establish relationship

between two or more variables. It is also used when the study intends to indicate the direction and magnitude of the relationship between the variables. The purpose is to determine the extent to which the status of one variable can be predicted from the known status of another variable. The foregoing suits the purpose of the study which is to analyse extent of the relationship between wealth flaunting and vulnerability of people to crime in Benue State, thus, it is selected as the design for the study. The independent variable was measured by the exhibition of acts consistent with wealth flaunting such as conspicuous consumption, ostentatious spending and online display of wealth. The dependent variable on the other hand was measured by the number of times respondents suffered victimisations. With regards to population and sample size, the study was based on the projected population of Benue State in 2022 which stood at six million, one hundred and forty-one thousand, three hundred (6,141,300) persons (Brinkoff, 2022). With regard to the sample size, the study applies Taro Yamane (1967) formula for determining sample sizes for known populations, the sample size was derived to be four hundred (400) persons.

The sampling procedures adopted for the study were multi-stage sampling, followed by random sampling, convenience sampling and proportionate sampling. At the first stage, Benue State was clustered into three (3) zones in accordance with the political subdivisions of the State into the Benue Northeast Senatorial District (Zone A) comprising: Logo, Ukum, Katsina-Ala, Kwande, Ushongo, Vandeikya, and Konshisha Local Government Areas (LGAs); Northwest Senatorial District (Zone B) – Buruku, Gboko, Guma, Makurdi, Gwer (East), Gwer (West), and Tarka (LGAs), and Benue South Senatorial District (Zone C), including: Ado, Agatu, Obi, Ochekwu, Ogbadibo, Ohimini, Oju, Okpokwu, and Otukpo LGAs. Following this, random sampling was used to select one LGA from each of the zones which resulted in the selection of Katsina-Ala (Zone A), Gboko (Zone B), and Otukpo (Zone C). Finally, for the sake of convenience and security, the Local Government headquarters, namely: Katsina – Ala, Gboko, and Otukpo were selected. Furthermore, proportionate sampling was employed to assign the right number of questionnaires to the various locations using the following formula:

$$n_i = N_i/N_t \times n$$

Where: n_i = Sample size for each location

N_i = Population of each LGA

N_t = Total population of the selected LGAs

n = Total sample size.

The distribution of the appropriate sample sizes for each of the locations is as follows:

Gboko has 521,700 persons; Katsina-Ala, 325, and Otukpo, 384,600. By substitution we have:

$$\text{Gboko} = \frac{521,700}{1,231,800} \times 400 = 169.41 \cong \mathbf{169}$$

$$\text{Katsina-Ala} = \frac{325,500}{1,231,800} \times 400 = 105.70 \cong \mathbf{106}$$

$$\text{Otukpo} = \frac{384,600}{1,231,800} \times 400 = 124.89 \cong \mathbf{125}$$

Simple random sampling was used to distribute the questionnaires to the actual respondents.

Data for this study were collected using both quantitative and qualitative techniques. The questionnaire and in-depth interview were selected as quantitative and qualitative methods of data collection respectively. Their selection was predicated on the choice of survey method for the conduct of the study being that the problem of the study is attitudinal and requires actual responses from respondents coupled with the need to elicit in-depth information. Such responses were obtained using the questionnaire and interview. Secondly, with the sample size being fairly large, it is more economical in view of time and other resources. Similarly, the population being both urban and sub-urban means there were literate, semi-literate and non-literate adults within them, making the combination of the two more suitable for the study.

The questionnaire was designed in line with the major objective of the study. Section A captures the socio-demographic variables of respondents, section B, centres on the extent to which wealth flaunting influences vulnerability to crime, and section C centred on measures to minimize wealth flaunting and the vulnerability of people of Benue State to crime. The questionnaire contained both closed-ended and open-ended items and were administered to the literate respondents while the non-literate respondents were interviewed based on the same instrument. For this category of respondents, the questionnaire items were presented to them and their responses written down by the researcher or his assistants. Administration of questionnaires was done by the researcher with the assistance of some research assistants to overcome the problem of language barrier.

For the sake of more in-depth information, in-depth interview was used as a qualitative tool to collect data from thirty-three (33) respondents for convenience. The in-depth interview was deemed necessary to the study as it offers more detailed information on the subject of interest. Also, it provides a more relaxed atmosphere for both the interviewee and interviewer to interact. This interaction offered the opportunity for more light being thrown on some grey areas which the interviewee would have misunderstood if left alone to the questionnaire. The interview guide was designed in line with the major research objective as noted in the previous section.

Data collected through questionnaire were analysed quantitatively using statistical tools. Those involving socio-demographic variables of respondents were analysed using percentage distributions employing the Statistical Package for Social Sciences (SPSS) version 26, while those involving establishment of relationships and tests of hypothesis were analysed using the Chi-Square application through cross-tabulation on the same SPSS 26. The choice of Chi-Square as test statistic is predicated on the fact that it applies to all level of data and so can be used to analyse relationship involving all contingency cases. Qualitative data collected through open-ended items on the questionnaire, as well as data from in-depth interview were analysed using content analysis and narrative analysis.

The dependent variable was measured on a scale of 1 – 4 with 1 representing victimisation for only once, 2, twice, 3, thrice, and 4 for more than three times. The independent variable was measured on a scale of 1 – 3 respectively. To ensure the validity of the research instrument, both face and content validity were established. The questionnaire and interview guide were reviewed by other criminologists and sociologists who attested to their ability to measure what was intended. To ensure reliability, a pre-test was conducted using students of Benue extraction and their responses showed consistency.

Results

At the end of data collection, three hundred and thirty-four (334) questionnaires were returned out of the four hundred (400) distributed, accounting for a response rate of 83.5%. Data collected were analysed as follows:

Table 1: Respondents' Attribution of Victimisation to Wealth Flaunting

Attribution to Wealth Flaunting	Frequency	Percent
Contributed	202	60.5
Did not contribute	110	32.9
Not sure	22	6.6
Total	334	100

Source: Field Survey, 2025.

Data contained in Table 1 shows that 60.5% (202) of the respondents suggest that crimes against them could be a result of flaunting of wealth. On the other hand, as many as 32.9% of the respondents out-rightly rejected the notion that it was flaunting of wealth that contributed to crimes against them. However, 6.6% (22) of them were not sure of the role of flaunting of wealth in the crimes against them. These go to suggest that flaunting of wealth may be an important influence on vulnerability to crime, however, it is not an overriding influence. This further suggests that other lifestyle choices could as well contribute to vulnerability of people of Benue State to crime. Supporting this view, in the course of an In-depth Interview session, a 28 year old male noted that:

Most people do not even have the wealth to flaunt, yet had been victims of crimes (Source: IDI, Vandeikya, 15th April, 2025).

Nonetheless, interviewees are of the opinion that in situations where people flaunt wealth without adequate security, they make themselves more prone to criminal victimisations. This way, the quantitative data and that of the In-depth Interview present wealth flaunting as a factor in the vulnerability of people to crime in Benue State.

Table 2: Number of Victimisations Linked to Wealth Flaunting

Number of Victimisations	Frequency	Percent
Once	30	14.9
Twice	79	39.1
Thrice	47	23.3
More	46	22.7
Total	202	100

Source: Field Survey, 2025.

Data contained in Table 2 suggests that 39.1% (79) of the respondents in this category had suffered victimizations attributable to flaunting of wealth twice. Only 14.9% (30) of this same category of respondents suffered victimizations once. It is also pertinent to note that as many as 22.7% (46) of this same population had suffered victimisations for more than three times. This goes to suggest that if people flaunt wealth, they expose themselves as targets to criminals and may become victims of crime. This, notwithstanding, is not sufficient to conclude that flaunting of wealth is the only reason for vulnerability to crime as evidence on Table 1 above, suggests

that 32.9% (110) of the 334 respondents who were victimized did not consider it as the major factor in their victimization. The import of this is that some factors other than flaunting of wealth also contribute to the vulnerability of the people to crime. However, it is important to admit at this point that flaunting of wealth does make the victim selection or targeting process a lot easier for criminals and makes people more predisposed to becoming victims of crime.

Table 3: Number of Victimisations not linked to Wealth Flaunting

Number of Victimisations	Frequency	Percent
Once	68	61.8
Twice	18	16.4
Thrice	14	12.7
More	10	9.1
Total	110	100

Source: Field Survey, 2025.

Table 3 portrays the number of times respondents suffered victimizations that were unrelated to flaunting of wealth. 61.8% (68) of the respondents in this category were victimized once, while 9.1% (10) were victims more than three times. This also suggests that factors other than flaunting of wealth contribute to the vulnerability of the people to crime. Such factors may include: residence, carelessness (especially, forgetfulness), and late night outings, among others.

Table 4: Number of Victimisations Respondents were not sure to attribute to Wealth Flaunting

Number of Victimisations	Frequency	Percent
Once	6	27.3
Twice	6	27.3
Thrice	5	22.7
More	5	22.7
Total	22	100

Source: Field Survey, 2025.

Table 4 shows that from the twenty-two (22) respondents who were not very sure to attribute victimisation to flaunting of wealth, 27.3% (6) were victimized once while those who were victimized for more than times constituted 22.7% (5) respectively. This result however, is still an indication of the role of flaunting of wealth in vulnerability to crime, only that the respondents were not too certain. The uncertainty is an indication of a possibility that wealth flaunting may had contributed to those crimes they suffered.

Table 5: Distribution of Respondents' View on Wealth Flaunting being a Sufficient Condition for Victimisation

Respondents' View	Frequency	Percent
Wealth must be Flaunted	47	14.1
Mere Possession of Wealth is Enough	287	85.9
Total	334	100.0

Source: Field Survey, 2025.

Table 5 indicates that 85.9% (287) of the respondents are of the opinion that in today's Benue society, wealthy people no longer need to flaunt their wealth before they become targets for criminals. This category of respondents believes that mere possession of wealth is enough for one to be targeted for criminal victimisation. Further probe during In-depth Interview session, a 38 year old male revealed that:

Criminals (especially, the rising kidnappers) today need only to know that the person is wealthy, or that he or she is a relative of someone who is wealthy, or at least works in a good organization. They dig out their targets themselves and do not need to wait for people to flaunt their wealth for them to be targeted. **(Source: IDI, Katsina - Ala, 11th June, 2021).**

Even with this, it is still believed that the flaunting of wealth increases the likelihood for people to be targeted for crime. This is supported by the finding on Table 4.3.12 that 61.4% (205) of the respondents linked their victimisations to wealth flaunting. A transcript of an In-depth Interview session Igede buttressed the views presented above. A 44 year old male, when asked whether people must flaunt wealth today before they are targeted for crime, his response was as follows:

Lele ale iti-nyudu epepe? Anginyibi akagodayi nyoka nyudu epepeinekika yehi riraa ka. Aka yole bwiga nyangi wanginyi kpibaa. Angole ije ri, ori-onginyi anyudu epepe lee onyudu epepe ka, lee ohukwuro igaotuka ohe, lee Ori onina nyoludu ohe weloo, iwuoo. Lichene ole inyi anginyibi wuu aka hole. Iwa-wuu yelangi kpehi kwukoo nyoka jangile kika wuu lagburu. Orinyi kpaa odu wele, odu onyepepe Kadu koka juanginyibi ehi nwenwe nyang onyobi. Lele, odu onyepepe Kadu kanginyibi ka jongole kika wuu hia". This response translated in English is: In the first place, where is the wealth to flaunt? Criminals no longer wait for people to flaunt their wealth before they target them today. You can see this from the case of kidnappers, all they need to know is that a person is wealthy (irrespective of whether he or she flaunts it or not); or works in a good organization, or is closely related to a wealthy person. The same applies to other criminals. All of them today have turned investigators on their own in selecting who the right targets should be. However, this does not negate the fact that flaunting of wealth makes people vulnerable to crime. The issue instead is that wealth flaunting makes people more vulnerable as it makes targeting easier for the criminal **(Source: IDI, Oju, 25th March, 2025).**

Data from both cases in this regard suggest that wealth must not be flaunted today for one to become a target for criminals. However, both also agree that flaunting makes targeting easier.

Test of Hypothesis

H₀: Wealth flaunting has a weak influence on the vulnerability of people to crime in Benue State.

H₁: Wealth flaunting has a strong influence on the vulnerability of people to crime in Benue State.

Table 6: Relationship between Wealth Flaunting and Frequency of Victimization

		Frequency of Victimization				Total
		Once	Twice	Thrice	More	
Wealth	Flaunt Wealth	30	79	47	46	202
Flaunting	Do Not Flaunt Wealth	68	18	14	10	110
	Not Sure	6	6	5	5	22
Total		104	103	66	61	334

Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	74.275 ^a	6	.000
Likelihood Ratio	73.478	6	.000
Linear-by-Linear Association	19.992	1	.000
N of Valid Cases	334		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 4.02

		Value	Asymptotic Standard Error ^a	Approximate T ^b
Nominal by Nominal	Contingency Coefficient	.427		
Interval by Interval	Pearson's R	-.245	.056	-4.605
Ordinal by Ordinal	Spearman Correlation	-.317	.054	-6.083
N of Valid Cases		334		

Table 6 examines the relationship between flaunting of wealth and frequency of victimization. The analysis indicates a significant relationship between flaunting of wealth and frequency of victimization. With relationship established, the alternative hypothesis which holds that 'Wealth flaunting has a significant influence on the vulnerability of people to crime in Benue State' is supported. The coefficient of contingency of 0.427 suggests that about 43 per cent of wealth flaunters are likely to become victims as a result of that lifestyle. The likelihood ratio of 73.48 at 0.05 level of significance and degree of freedom, 6 affirms the significance of the relationship as the critical value at the same level and degree of freedom is 12.59.

Even though the association is strong, it is only 53%, thus, it goes to suggest that flaunting of wealth as important a factor as it is in the vulnerability of people to crime, it is not the only factor involved. The situation in Benue State today suggests that a good number of the people do not know what is wealth anymore, not to talk of displaying it. However, criminal victimizations keep happening every day. Those that are a little wealthy need not flaunt it to become targets for criminals as criminals today (especially kidnappers) tend to dig out their targets on their own. This then means that those who flaunt wealth engage in a risky behaviour as it makes targeting easier for the criminal. In a nutshell, flaunting of wealth is to be seen as one of the factors that contribute to people becoming victims of crime in Benue State.

Discussion

The major objective of the study was to examine the extent to which flaunting of wealth influences the vulnerability of people to crime in Benue State. In respect of this, it was found that 60.5% of those who flaunted wealth believed they became victims as a result of it. It is believed that flaunting of wealth on its own is an open invitation to criminals. However, its influence is not as prominent as presumed as most people had become wiser for fear of crime and no longer flaunt wealth. In another vein, those who still flaunt wealth have adequate security around themselves which to a large extent deter intending criminals.

The above finding aligns with the view of Mark (2003) who opined that lifestyle determines the likelihood of personal victimisation through the intervening variables of exposure and association. The concept of association as used here underscores the relevance of the presence of motivated offenders in the crime process. The findings also agree with the position of the lifestyle exposure theory that lifestyle choices expose people to criminal offenders. The finding also agrees with the assumption of the lifestyle exposure theory which assumes that individuals are targeted based on their lifestyle choices, and that these lifestyle choices expose them to criminal offenders (Hindelang, Gottfredson and Garofalo, 1978). The theory further posits that posits that people's lifestyles in some ways make them vulnerable to crime. The kind of crime one would be exposed to is believed to be a function of the lifestyle maintained by the person.

The implication of this result is that people's lifestyles, when exposed, inadvertently communicate so much to other people, including, criminal elements in the society. Wealth flaunting on its part amounts to giving too much information to the criminal. It gives out the weaknesses of people to criminals and they, in most cases exploit such knowledge to their advantage. It also implies that the less people flaunt wealth, either in physical space or on social media, the less crime we will have in the society. This result has some implication for action on the part of the government as most people are not aware of the fact that wealth flaunting contributes to the crimes they suffer (for example, if any little good happen to some persons, they go about announcing it, even in the wrong places) or that they on their own contribute somehow to the crimes against them. This is then a call for victim education on the part of the government.

The hypothesis of the study states that "Wealth flaunting has no significant influence on the vulnerability of people to crime in Benue State". The finding in respect of it establishes that there is a significant relationship between the variables. This goes to reject the null hypothesis and uphold the alternative hypothesis which holds that "Wealth flaunting has a significant influence on the vulnerability of people to crime in Benue State". The coefficient of contingency indicates a strength of 0.427 which translates to 42.7%. This implies that 42.7% of individuals who flaunt wealth, either in physical, electronic or cyber space are likely to become victims of crime as a result of that lifestyle. The results of this study diverge from those of earlier ones which only established existence of relationship between the variables. This study has gone further to establish that it is not all who flaunt wealth that become victims of crime but that 42.7% of them are likely to become victims.

Conclusion and Recommendations

Based on the results of the data collected and analysed, the following conclusions are reached: firstly, public display of wealth (or flaunting of wealth) is unhealthy for personal security. When is flaunted, it becomes a giveaway of relevant information about us and also an open invitation to

criminals. Secondly, since vulnerability is partly influenced by lifestyle choices, individuals then have a role to play in safeguarding themselves. The less they let out information to criminals, the more their security improves.

The following recommendations are made based on the findings and conclusions reached in the study. The problem of vulnerability of people of Benue State to crime as occasioned by lifestyle exposure was the core interest of the study. Hence, the recommendations proffered here are intended to serve as part of the solution to the problem of people's proneness to crime by repositioning the people to see that certain lifestyles are injurious to their personal security and that by adopting healthier lifestyles, they could minimize the problem of crime against them. It is hoped that implementation of these measures by both individuals and the government as the case may be would assist in making the people of the state less vulnerable to crime.

The major result of this study is that wealth flaunting is an invitation to crime. On this note, it is recommended that people must effort-fully and consciously adopt some level of carefulness to reduce the flaunting of wealth in public spaces. Secondly, it was noted earlier that people may not understand that their flaunting of wealth endangers their safety. On this note then, there is the need to educate the people with respect to making them understand how they could contribute to crimes against themselves by way of the lifestyles they lead. The responsibility of educating the people lies majorly with the government. The state government could use its branch of the National Orientation Agency (NOA) to render this necessary service to the people. There is the public enlightenment unit of the agency, this unit could be used to organize public lectures, workshops, seminars and symposia to educate the people on the ways people could facilitate crimes against themselves. Such enlightenment campaigns could be taken to the local government levels where community leaders and selected enlightened persons are trained. The trainees should be facilitated to step-down such learning to the people of their various communities as they return. This way, such knowledge would be passed on to many people within the state. Education is therefore; key to change in this regard. On the other hand, individuals should make themselves amenable to positive change as education will be fruitless without a heart to adopt learning. Thirdly, if people must flaunt wealth, they should also be ready to provide adequate security to protect such wealth. If this is not done, then they will be at the mercy of criminals. On the whole, it is incumbent on the government to protect her people, however, this does not negate the responsibility of the people in securing themselves by avoiding risky lifestyles.

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