

Understanding Benefit Fraud: A Qualitative Analysis

Keleigh Ann Groves

Submitted in accordance with the requirements for
the degree of PhD

The University of Leeds
Department of Sociology and Social Policy

September 2002

The candidate confirms that the work submitted is her own and that appropriate credit has been given where reference has been made to the work of others.

This copy has been supplied on the understanding that it is copyright material and that no quotation from the thesis may be published without proper acknowledgement.

TABLE OF CONTENTS

Acknowledgements

Abstract

CHAPTER ONE

| | |
|----------------------------|---|
| An Introduction | 1 |
| Contributions of the Study | 3 |
| Thesis Outline | 4 |

CHAPTER TWO

THEORISING SOCIAL ACTION: A CRITICAL LITERATURE REVIEW

| | |
|---|----|
| Introduction | 9 |
| The Structure/Agency Debate: 'Founding Fathers' and Perspectives | 9 |
| Anthony Giddens and Structuration Theory | 13 |
| Structure and Agency: Exploring the Relationship | 16 |
| Resources | 17 |
| Rules, Schemas and Normative Guidelines | 21 |
| Discourse and Public Narratives | 24 |
| Knowledgeability and Individual Identity: The Basis of Agency | 27 |
| Knowledgeability | 27 |
| Identity | 30 |
| Time and Place | 35 |
| Developing a More 'Adequate' Theory of Social Action: Three Empirical Case Studies | 37 |
| Theorising Social Action: A Conclusion | 42 |

CHAPTER THREE

DEFINING AND EXPLAINING BENEFIT FRAUD:

A CRITICAL LITERATURE REVIEW

| | |
|---|----|
| Introduction | 45 |
| Benefit Fraud: An Introduction | 45 |
| Defining Benefit Fraud/The Official Construction of Fraud | 46 |
| Different Types of Benefit Fraud | 47 |
| (1) Misrepresentation of financial circumstances | 48 |
| (2) Misrepresentation of household circumstances | 48 |
| (3) False identity | 50 |
| (4) Insecure payments | 50 |
| Measuring Benefit Fraud | 51 |
| Table 1: Results of NBRs from 1994-1995 to 1997-1998 | 52 |
| Table 2: Estimates for Amount of Money Lost Due to the Main Types of Benefit Fraud | 54 |
| Researching Fraud: A Social Policy Taboo? | 56 |
| Researching Fraud: 'Old' and 'New' Paradigms? | 57 |
| Fraud as a Response to the Social Security System | 58 |

| | |
|--|----|
| Fraud as a response to inadequate benefit levels | 59 |
| Fraud as a response to the rules and regulations | 62 |
| Fraud as a response to the negative experience of claiming | 64 |
| Fraud as a response to the social security system: A summary | 65 |
| Fraud, the Labour Market and ‘Place’: Widening the Structural Lens | 65 |
| The labour market | 66 |
| From labour market to ‘place’ | 69 |
| Widening the structural lens: A summary | 70 |
| Developing Theory Through Fraud: Exploring Agency Within Structure | 70 |
| Fraud: The family, roles and identity | 70 |
| Fraud: Morality and normative guidelines | 75 |
| Conclusion: Exploring Agency Within Structure | 80 |

CHAPTER FOUR

RESEARCHING BENEFIT FRAUD

| | |
|--|-----|
| Introduction | 82 |
| The Methodological Context: Four Key Issues | 83 |
| Choosing a research topic: Why study benefit fraud? | 83 |
| The role of the researcher and the researched | 85 |
| Choosing methods | 93 |
| Generating knowledge and understanding | 96 |
| The Research Design | 97 |
| Figure 1: Replica of interview guide | 98 |
| Building Snowballs in Your Own Backyard: Some Reflections on Doing Research | 100 |
| Beyond snowballs? Justifying and defending the final selection of respondents | 105 |

CHAPTER FIVE

DISCOURSES OF BENEFIT FRAUD: AN EXPLORATORY ANALYSIS

| | |
|---|-----|
| Introduction | 107 |
| Studying Discourses: A Note on Method | 110 |
| Benefit Fraud Discourses in the News Media: A Research Review | 111 |
| Benefit Fraud in the Newspapers in 2000: An Empirical Investigation | 116 |
| The language of war | 116 |
| The numbers game | 117 |
| The subjects of media discourses of benefit fraud | 117 |
| Blunders, errors and the enemy within | 122 |
| An empirical investigation - A concluding comment | 123 |
| Benefit Fraud and UK Government: A Brief History | 124 |
| Benefit Fraud in Government Material in 2000: An Empirical Investigation | 126 |
| Enduring Themes in Government Discourse | 126 |
| The fight against fraud | 126 |
| The subjects of government discourse around benefit fraud | 127 |
| The public as an ally | 128 |
| Redefining benefit fraud as a crime with a victim | 129 |

| | |
|--|-----|
| New Labour's 'Remoralising' Project: | |
| 'Targeting Fraud' - A Case Study | 130 |
| Contemporary Benefit Fraud Discourses: A Critical Discussion | 133 |
| Knowledge of benefit fraud | 134 |
| Defining the rules of the 'sayable' | 134 |
| Defining the subjects who personify benefit fraud discourses | 135 |
| Establishing truth claims | 136 |
| Control and regulation | 136 |
| Shifting discourse | 137 |
| Benefit Fraud Discourses and Individual Action: A Concluding Comment | 137 |

CHAPTER SIX

RESOURCES FOR MANAGING DAILY LIFE: A QUALITATIVE ANALYSIS

| | |
|---|-----|
| Introduction | 140 |
| The Concept of Resource: A Quick Overview | 141 |
| Mapping Resource-Configurations - Financial, Social and Ontological | 143 |
| Illustrative Resource-Configurations: Some Examples | 145 |
| Example 1: Ann's 'Thick' Resource-Configuration | 145 |
| Example 2: Jenny's 'Thick' Resource-Configuration | 147 |
| Example 3: Robert's 'Thin' Resource-Configuration | 148 |
| Experiencing Resources: Enabling and Constraining Social Action | 150 |
| Social Security Benefits | 151 |
| Cash 'Earnings' | 154 |
| Family and Friends | 160 |
| Housing | 164 |
| Resources: A Concluding Overview | 165 |

CHAPTER SEVEN

THE (RE)CONSTRUCTION OF MORAL ADEQUACY IN ACCOUNTS OF BENEFIT FRAUD

| | |
|--|-----|
| Introduction | 167 |
| Theme 1: The 'Proper' Beginning | 168 |
| Theme 2: 'Falling From Grace' - The Unjust Actions of Others | 172 |
| Theme 3: Explaining Fraudulent Action - Making A Moral Case | 181 |
| Benefit fraud: Improper, but economically necessary | 182 |
| Appealing to identity categories | 184 |
| (1) Motherhood and fraud | 184 |
| (2) Worker and fraud | 186 |
| (3) Adulthood and fraud | 187 |
| Social Comparisons: The Moral Inadequacy of 'Others' | 188 |
| (Re)Constructing Moral Adequacy: A Discussion | 191 |

CHAPTER EIGHT

UNDERSTANDING FRAUDULENT ACTION: TOWARDS AN ANALYTICAL SYNTHESIS

| | |
|---|-----|
| Introduction | 195 |
| Discourses, Resources, Normative Guidelines and Identity: | |

| | |
|---|-----|
| The Main Findings | 196 |
| “Unique Thumbprints”: Three Case Studies | 200 |
| Case Study One: Jo, 27 | 200 |
| Case Study Two: John, 43 | 203 |
| Case Study Three: Jane, 39 | 205 |
| Understanding Social Action | 207 |
| Generating An Analytical Synthesis: A Conclusion | 211 |
| | |
| CHAPTER NINE | |
| A CONCLUSION | |
| Introduction | 212 |
| Research Aims | 212 |
| Limitations of the Research | 213 |
| Main Findings (1) Understanding Benefit Fraud | 215 |
| (2) Understanding Social Action | 217 |
| Research and Policy Implications | 218 |
| Directions for Future Research on Fraud and Social Action | 218 |
| Policy Implications | 219 |
| | |
| APPENDIX ONE | |
| Introducing The Respondents: Pen Portraits | 223 |
| The Women | 223 |
| The Men | 228 |
| | |
| BIBLIOGRAPHY | 232 |

Acknowledgements

Of all the sections and chapters I have produced over the four years it has taken to complete this thesis, the acknowledgements page is something I have dreaded. Not because I struggle to give thanks where thanks are due - in fact, it is quite the opposite. This thesis is the result of a true team effort and would not have been possible without the support, insights and understanding of the people around me. I worry I might miss someone out!

Three people should be singled out for their ceaseless support and encouragement. Professor Jennie Popay - or, as she is more commonly known, 'Auntie Jennie' - has been both a blessing and a b*****! Undoubtedly, there were times when she thought I would not deliver the goods - I hope this thesis goes some way to apologising for the sleepless nights I caused her. Sarah Pattison - or, again, as she is more commonly known, 'Auntie Sally' - has continually supported my academic efforts in every way. And Hannah Morgan - she's not an 'Auntie' - has been a friend, confidante and, recently, my own personal research assistant. I am forever indebted to all three.

I am grateful to the Economic and Social Research Council (ESRC) for their financial assistance (Award No. R00429834434). Thanks to Fiona Williams and Kirk Mann for their supervision, support and encouragement over the past four years. Thanks are also due to Chris Jones and Tony Novak for comments on earlier draft chapters, and to Roy Sainsbury for his valuable assistance with the official statistics on benefit fraud. Special thanks and eternal gratitude to my respondents, especially Poppy, for agreeing to be involved in this research. I think some of them felt that they did not have a choice! I hope I have done them, and their accounts of their lives, justice.

Turning to family and friends, their support and encouragement has kept me going. With warm thanks to: Mum and Dad, Jamie, Jonny and Kirsty; Auntie Carol, Tom and Coco; Paul and Sue; Dr. Cath, Simon, Banno, Debbie, Alison, Natalia, Julie and Colin; Rachael, Sarah, Jacqui, Danny and James.

Abstract

The concern to understand why people act in the way they do has preoccupied the social sciences since their very inception. At the heart of this concern is the question of how we might best theorise the relationship between individual action (agency) and social context (structure). This relationship is the focus of this thesis and it has been explored theoretically and empirically through a qualitative study of benefit fraud.

Theoretically, four sociological concepts - discourses, resources, normative guidelines and identity - are argued to be central to the relationship between structure and agency. Taken together, these concepts offer a valuable template to explore social action in general and, in particular, why people engage in fraudulent action.

The research involved in-depth interviews with a socially diverse snowball sample of 16 people engaged in benefit fraud. Three key points emerged from the analysis of the interview narratives. First, benefit fraud (and social action more generally) can be understood through acknowledging the *resource-configurations* within which individuals exist. Resources are conceptualised as financial, social and/or ontological and their contingent nature is highlighted. The research demonstrates how the availability, accessibility and acceptability of resources changes with time and place, as well as being influenced by discourses, normative guidelines and self-identity. Second, discourses are shown to have a shaping influence upon the normative guidelines underpinning individual action. However, this does not occur in a straightforward way, since actors critically negotiate with the discursive matrix within which they are embedded. Third, it is argued that individual accounts of fraudulent action are about much more than motivation - their primary purpose for the individual is the (re)construction of moral adequacy in the context of lives lived at the margins - socially, materially and normatively.

This research aims to present a more robust theorisation of benefit fraud than much previous work in this field and, in addition, to contribute new empirical insights on the complex and contingent nature of resources and moral accounts. The thesis ends with an exploration of the theoretical, methodological and policy implications of the research.

Chapter One

An Introduction

“For some time past, the Ministry of Health has engaged in a process of investigating the administration of certain London and provincial Boards of Guardians who have been literally throwing away the ratepayers’ money. Many of those who have received benefit are men who have hardly done a stroke of work in their lives; some have served periods in gaol for various offences; and others have been granted relief, in spite of the fact *that the family earnings were already sufficient for their needs*”

(London Municipal Society and National Union of Ratepayers’
Associations, 1927, p. 2, emphasis added)

“The [Benefits] Agency continues to afford priority to tackling fraud and abuse in the benefits system. In April 1997 the Agency initiated a series of area benefit reviews to estimate the level of incorrectness, including fraud in Income Support and Jobseeker’s Allowance. Interim results from these reviews, which need to be treated with some caution, indicate the combined level of fraud on Income Support and Jobseeker’s Allowance (income based) could be as high as £1.53 billion”

(Comptroller and Auditor General, 2000, p. 3)

As Roger Smith (1985) observes, and these two statements reveal, “official concern with fraud is not new” (p. 112). Pursuing the malingerers, the shirkers, and the scroungers has been a pursuit of state officials throughout the history of social welfare (Deacon, 1976; Mann, 1992). In more recent times, this pursuit has found expression in Peter Lilley’s 1992 adaptation of a Gilbert and Sullivan melody (“I’ve got a little list/Of benefit offenders who I’ll soon be rooting out/And who never would be missed” (quoted in Golding, 1999, p. 147)), and, perhaps more seriously, in the central place accorded to benefit fraud in New Labour’s welfare reforms (DSS, 1998).

In sharp contrast to this official fascination with fraud, within academic circles there has been a distinct reluctance to research, often to even acknowledge, the fraudulent activities of the poor. Bill Jordan (1998) has recently suggested that there exists a strong taboo on researching the actual behaviour of people living in poverty. Some have attributed this

reluctance to Richard Titmuss (Deacon, 2002; Deacon and Mann, 1999; and Field, 1997), arguing that his legacy has prevented social policy researchers from focusing upon the agency of the poor¹. His assumptions regarding the altruistic basis of human behaviour, his firm opposition to “anything that might appear to reopen the debate about personal responsibility for social pathology” (Deacon and Mann, 1999, p. 418), and his resolute belief that the welfare state was so powerful that welfare subjects were simply passive recipients of the system (Deacon, 1993), effectively served to remove the actions of people living in poverty from much social policy analysis. Despite this however, there is a small but growing body of research which seeks to explore why people engage in benefit fraud (Cook, 1989; Dean and Melrose, 1996, 1997; Evason and Woods, 1995; Jordan, et al., 1992; and MacDonald, 1994). Moreover, recent years have witnessed a conspicuous shift in the focus towards individual agency (Roseneil, 1995) within the social sciences more generally, a shift mirrored in social policy literature also:

“Certainly, we can observe in the literature about poverty a shift away from what could be interpreted as a structural determinism in which the poor are presented as simply powerless victims. An emphasis on the structural constraints which limit the opportunities of disadvantaged groups needs to be balanced with a recognition that members of these groups are also agents or actors in their own lives” (Lister, 1996, p. 12)

In part, this thesis is a reflection of these two developments - the growing body of research on benefit fraud and the turn to agency within social sciences generally. In addition, it provides a critical engagement with the enduring political and popular concern with benefit fraud. At the most obvious level, the specific aim of the study is to deepen understandings of why people ‘do’ benefit fraud. However, the thesis also pursues a wider sociological objective - it uses the accounts of benefit fraud as a window through which to explore the basis of social action. This wider purpose has emerged as the research developed arising, in large part, from a critical engagement with the existing literature around benefit fraud, as well as from a strong belief in the analytical potential of sociological theories and concepts which endeavour to understand why people act in the way they do. This study fuses

¹ Donnison (2000) however has questioned the extent to which Richard Titmuss influenced the form and content of social policy as an academic subject.

together these two fields - theoretical research on structure and agency and the existing literature on benefit fraud. As a result the thesis critically explores and empirically refines a theoretical model of social action grounded in and underpinned by narrative accounts from people engaged in benefit fraud.

There are two over-arching questions this research has set out to explore: (1) Why do individuals commit benefit fraud?; and (2) Can existing sociological theories and concepts developed to understand the relationship between structure and agency 'better' explain benefit fraud? Despite the different routes and directions this study has taken over the years, these two key questions have remained the focus for this research.

Contributions of the Study

The contributions of this study are threefold. First, at a theoretical level, this research contributes to the continuing sociological endeavour to better understand the relationship between structure and agency. This research offers important refinements and developments in the way in which concepts concerned with structure and agency are currently conceived.

Second, at a methodological level, this study contributes to the growing body of research on sensitive topics, illustrating the advantages of snowball sampling and, perhaps more originally, of doing research in "incestuous fields" (Perriton, 2000). Researchers have continually referred to problems of access in explaining the lack of research on benefit fraud (Jordan, et al., 1992; McDonald, 1994; and Sixsmith, 1999). Gaining a sample of willing respondents was overcome in this study through utilising pre-established social networks and then snowballing. However, doing research in one's own backyard raises its own problems and these are discussed in more depth in chapter four.

Finally, at an empirical level, this qualitative investigation has contributed to the small but expanding body of research on benefit fraud. The research has generated a small but significant series of accounts of fraudulent action which offer an invaluable insight into the meaning of being dependent on welfare in the modern era. Moreover, this research

contributes new empirical insights on the complex and contingent nature of resources and on moral accounts of action.

Thesis Outline

There are nine chapters in this thesis. As noted earlier, this thesis has turned to literature from both sociology and social policy. Chapters 2 and 3 provide a thorough review of the relevant material from these two fields so to locate the thesis within the wider theory and research tapestry. *Chapter two* begins by delving into one of the enduring problematics within sociology - the relationship between social structure and human agency. The social sciences have long been enthralled by the structure/agency debate - understanding why people act in the way they do has preoccupied many sociologists, from the so-called 'founding fathers' through to more contemporary theorists. The chapter opens with a short historical account of the debate, identifying the broad positions which significant figures and influential perspectives have taken. The chapter then turns to the ideas of Anthony Giddens, as representative of a renewed interest in, and a reconceptualisation of, the structure/agency dynamic. Giddens' theory of structuration (1984) is critically examined, providing a context within which to consider the varied ways in which others have sought conceptually to unravel the relationship between structure and agency. Building upon earlier work on 'mediating concepts' (Williams and Popay, 1999), the chapter identifies and discusses a number of theoretical concepts which are seen, to a greater or lesser degree, to constitute the structure/agency relationship. The relationships between, and the analytical potential of these seven concepts - resources, normative guidelines, discourses, knowledgeability, identity, time and place - are further illustrated through reviewing three case studies from existing empirical research. The chapter concludes by selecting four of these concepts, discourses, resources, normative guidelines, and identity - whilst also acknowledging that these concepts need to be more carefully located within the changing contexts of time and place - to form the basis of a theoretical model of social action which would be used as a heuristic device to inform and shape the analysis of the empirical data generated for this research.

Chapter three then moves on to consider benefit fraud research, beginning with a discussion of official definitions and exploring the different types of fraud which can be committed. It then moves to consider the official statistics on fraud, critically examining the most recent figures on the extent of fraudulent activity within the system. The chapter then turns to the small but growing body of research on benefit fraud, noting the reluctance of social policy researchers to explore the fraudulent actions of claimants. Three predominant themes are identified within this literature. First, many studies have explained benefit fraud as a response to the social security system. Three sub-themes are highlighted within this explanation: inadequate benefit levels; unfair rules and regulations; and the discriminating attitudes of officials combined with the stigma of claiming more generally. Second, some research explains benefit fraud with reference to the workings of local and national labour markets, and to 'place' more generally. Third, some studies have, to a greater or lesser extent, drawn upon some of the sociological theories and concepts to explore the basis of social action through accounts of fraud.

Chapter four discusses the methodological issues that informed this study and then details the particular research design which was adopted. Importantly, this chapter justifies the use of snowball sampling and of doing research in "incestuous fields" (Perriton, 2000).

In chapters 5, 6, 7, and 8, the data analysis conducted for this research is presented. Chapters 5, 6 and 7 focus in turn on the four key sociological concepts identified in chapter two. Discourse is the focus of *chapter five* and the ways in which the media and the government - as two of the most significant contributors to, and shapers of, discourse - have influenced the form and content of benefit fraud discourses over time. A purposive sample of text-based, publicly available documents from the government and two daily newspapers is also analysed to explore the ways in which benefit fraud was spoken about in the year 2000. Chapter 2 argues that agency is shaped, to greater or lesser degrees, through discourse. There are two main findings to emerge from this analysis. Firstly, the analysis suggests that whilst there is a strong continuity in the mainstream plot about benefit fraud as constructed by the print news media and the government, 'new' yet subtle 'twists' are emerging. Most notably, there is now an extended variety of 'new' subjects who are seen to

embody or symbolise the contemporary discourse around benefit fraud. Tales of the disabled fraudster, the organised gang and the ‘bogus’ asylum seeker, sit alongside the ‘traditional’ media depictions of fraudsters as unemployed labourers engaging in cash-in-hand work. The appearance of these ‘new’ subjects points to the significance of time in shaping the content of discourse. Secondly, recent years have seen an explicit attempt - initiated by the government through its ‘Targeting Fraud’ campaign and reinforced through a variety of media - to *remoralise* the act of benefit fraud, so to redefine it as an act committed by greedy individuals who live luxurious lives and who, indirectly, are stealing money from more needy individuals and institutions, such as hospitals and schools. This is an implicit attempt by the government to (re)shape the normative context - that is, people’s understandings of the ‘proper thing to do’ (Finch, 1989) - within which people live their lives. The aim of the analysis presented in chapter five is to sketch - albeit partially - the discursive context around benefit fraud within which the respondents’ accounts of fraudulent action are constructed and (re)constructed. This chapter points to some of the ways in which respondents do this - a theme which is further developed in chapter eight.

Chapter six turns to the concept of resource. The chapter rejects Giddens’ (1984) understanding of resources as either material or non-material, arguing that this typology reveals nothing about the way in which resources are experienced by actors, or how particular resources can operate in different ways. Instead the chapter suggests a ‘new’ way of conceptualising resources on the basis of the respondents’ accounts. Resources are seen to function at three overarching yet interconnected levels - financial, social and/or ontological - and it is postulated that a single resource can operate at one or all three of these levels at the same time. The chapter, drawing upon three case studies from the research sample, argues that actors exist within a varied range of resources - a resource-configuration - that are differentially available, accessible and acceptable (Gabe and Thorogood, 1986) to actors. The chapter then moves on to consider the ways in which four resources - social security benefits, ‘cash’ earnings, family and friends, and housing - are experienced by the respondents. The analysis shows how time, place and identity shape the perception and experience of resources. The chapter concludes by highlighting the complex and contingent nature of resources and what this means for benefit fraud explanations.

Two concepts - normative guidelines and individual identity - are considered in *chapter seven*. Chapter three notes how these concepts are, implicitly and explicitly, being drawn upon within some of the existing literature around benefit fraud. In this chapter, an attempt is made to elaborate upon these ideas so as to better understand why people engage in benefit fraud. In particular, the chapter suggests that in accounting for their fraudulent action, the respondents engage in a more general process of (re)constructing their own moral adequacy within the interview situation (Baruch, 1981; Jordan, et al., 1992; and Jordan, et al., 1994). There are three main elements to this narrative (re)construction. First, the interviewees all refer to a 'proper beginning'. All the accounts emphasise the respondents' early attempts to live their lives *properly* according to the normative assumptions held by wider society about the proper way to act as either parents, partners and/or workers. Second, the respondents account for their 'fall from grace' as 'proper' parents, partners and/or workers. Typically, though not exclusively, the respondents stress the responsibility of others for the situation - for example, unemployment or single parenthood - in which they have ended up. Within this context, third, the respondents offer explicit explanations for why they engage in fraud. Economic explanations - inadequate benefit levels or outstanding debts - are couched within a wider moral narrative which speaks to three particular social identity categories - mother, worker, and responsible adult. To further reinforce their own moral adequacy, the respondents discuss the actions of other people - sometime real, sometimes imagined - who they deem to live more normatively problematic lives. Through examining the accounts people gave for their fraud, the chapter reveals the iterative relationship between the normative guidelines (Finch, 1989) people work with and are worked by - that is, people's own understandings of the proper thing to do - and the self-identities people (re)construct for themselves.

Chapter eight brings the three analytical strands developed in chapters 5, 6 and 7 into the same frame. First, some of the key findings and themes established in earlier data analysis chapters are reiterated. Three individual case studies from the larger research sample are then presented to illustrate the complex ways in which discourses, normative guidelines, resources and identity mould, frame and 'produce' agency.

In the ninth and final chapter, the conclusions this study has arrived at are discussed and the extent to which the initial research aims were achieved is examined. In order to frame the discussion about this study's main findings - in relation to benefit fraud specifically and, more generally, in relation to wider sociological theory - a critical account about the limitations of the research is presented. Finally, the implications for policy, research and theory are outlined.

Chapter 2

Theorising Social Action: A Critical Literature Review

Introduction

The empirical research undertaken for this doctorate speaks to one of the enduring problematics within the social sciences and particularly within sociology - the relationship between structure and agency. At the centre of debates within this and other social science disciplines is the over-arching question of how might we best theorise the relationship between individual action (agency) and the social context (structure). This chapter, the first of two reviewing the literature forming the theoretical and conceptual context for this research, explores some of the ways in which social scientists have approached this question, focusing in particular on more recent theoretical and empirical work on the relationship between structure and agency.

The chapter is divided into four sections. The first section briefly locates the discussion within an historical frame describing the main traditions of sociological writing on the structure/agency debate. Section 2 then focuses in more detail on the influential ideas of Anthony Giddens as 'representative' of renewed interest in, and a reconceptualisation of, the structure/agency problematic. The discussion then moves on to consider the varied ways people have sought conceptually to unravel the relationship between structure and agency: examining some "mediating concepts" (Williams and Popay, 1999) and illuminating the connections and overlaps between them. Finally three case studies of empirical research are presented which attempt to construct theories of social action embracing, to a greater or lesser extent, these 'mediating concepts'. These concepts are argued to offer a useful template for researchers interested in exploring the basis of social action.

The Structure/Agency Debate : 'Founding Fathers' and Perspectives

From the 'founding fathers' through to contemporary theorists, "the legend of free will versus determinism" (Carlen, 1988, p. 107) has overshadowed sociological inquiry. In a

widely used introductory text, arguably simplifying the content of the debate somewhat, Abercrombie and colleagues (1984) offer an uncomplicated account of the classic dispute:

“The debate revolves round the problem of how structures determine what individuals do, how structures are created, and what are the limits, if any, on individuals’ capacities to act independently of structural constraints; what are the limits, in other words, on human agency” (p. 6)

This concern with the relationship between the individual and society has gripped sociology from its very inception. For the famed French sociologist Emile Durkheim, this relationship was not too dissimilar to the kind between master and slave:

“The individual submits to society and this submission is the condition of his liberation. For man [sic] consists in the deliverance from blind, unthinking physical forces; this he achieves by opposing against them the great and intelligent force which is society, under whose protection he shelters” (Durkheim, 1974, p. 72)

Within this view society is all-powerful, constraining and determining the activity of its inhabitants. In his classic study *Suicide* (1970), Durkheim maintained that this individual act could be understood through the nature of the particular society within which the act took place. Rather than explain suicide through the intentions, decisions or consciousness of individuals, Durkheim’s account stressed the structural characteristics of the societies in which the suicides occurred. For Durkheim, and for others who follow the structural-functionalist approach, structure is prioritised and individual action, at least in its own right, is neglected, relegated from the sociological gaze. For some commentators this understanding renders individuals as happy robots (Bilton, et al., 1987), or as social puppets (Billington, et al., 1998), whose action and capacity for action is viewed only as a direct product of society’s organisation.

Whilst not a sociologist as such, the writings of Karl Marx have had much influence within the discipline. Marx similarly gave priority to social structure in his explorations of the basis for social action. Unlike Durkheim, however, individuals feature more strongly in Marxian theory. Whilst, for Marx, the economic base of society establishes the superstructure, individuals are conceived of as active characters within society:

“men make their own history but they do not make it as they please; they do not make it under circumstances chosen by themselves but under circumstances directly encountered, given and transmitted from the past” (Marx, 1994, p. 1)

Within a Marxian frame, however, individual activity is constrained and/or shaped by what has gone before: ultimately, the social structure defines the way in which history can be made. Commenting specifically on Marx’s recipe about ‘men’ and the making of history, Bryant (1995) argues that “it is unclear as to who can do what, when, with whom and to whom” (p. 59). Despite this lack of clarity, what is clear is that for Marx there was an iterative relationship between individual action and society, although it was a relationship in which society dominated.

Following on from these major figures, and at the risk of over-generalising, it can be argued that many early twentieth century writers within the sociological ‘tradition’ have worked with a broadly determinist model of the relationship between the individual and society. This is most notable within the structural functionalism of American sociology in the 1940s, 1950s and 1960s (e.g. Parsons, 1951; Merton, 1968). That said, however, there were alternative accounts that disputed this understanding. Under the broad umbrella term ‘social action perspectives’ (Bilton, et al., 1987) or, as Layder (1994) terms them, ‘the humanists’, the individual was thrust into the centre of sociological analysis¹. Whilst these approaches incorporated a number of differing even opposing perspectives, as Giddens points out (1984), there were common strands:

“Notwithstanding a babble of rival theoretical voices, it is possible to discern certain common themes in this apparent confusion. One is that most of the schools of thought in question...emphasise the active, reflexive character of human conduct. That is to say, they are unified in their rejection of the tendency of the Orthodox consensus to see human behaviour as the result of forces that actors neither control nor comprehend” (p. xvi)

¹ Layder (1994, p. 57) notes that although the humanist perspectives focused on action, this was not - on the whole - to the detriment of structure, but to the detriment of the dynamic between structure and action.

Within this varied literature, which included the doctrines of ethnomethodology (Garfinkel, 1967), phenomenology (Schutz, 1972), and symbolic interactionism (Cooley, 1902; Mead, 1967), structures are not viewed as determining the way in which the individual lives her life. Rather, the focus is upon how individuals create the worlds in which they live out their lives.

This brief, introductory discussion has inevitably simplified the *master narratives* (Somers, 1994) that have informed sociological debate about the relationship between the individual and society over the past hundred years or more. It is also acknowledged that there are significant omissions in this brief history. The purpose of this section has not been to provide an exhaustive historical analysis of sociology, but rather to identify the broad positions which significant figures, notably Marx and Durkheim, and influential perspectives have embraced in the structure/agency debate. Over much of the twentieth century, understandings of why people act in the way they do, then, fell - however unevenly - into two broad categories: those which prioritised structural forces, and those that emphasised the actions, decisions, and choices of the individual.

There was, however, a middle-ground into which some social scientists were trying to pitch their approaches. Hess (1988), for example, argued that it is a “sociological truism” that social structures and human lives are meshed together:

“People grow up and grow old, not in laboratories, but in a matrix of groups, networks, institutions and communities. People’s experiences and positions in these social structures influence their attitudes, behaviour, physical and psychological functioning - indeed, all aspects of their lives. At the same time, social structures are shaped by people’s changing lives”
(p. 17)

For some social scientists, the task has always been to construct an account of individual and/or collective action that can capture the dynamic relationship *between* the individual and society. These accounts have sought to avoid “both the idea of a structure determining individuals and also that of individuals independently creating their world” (Abercrombie, et al., 1984, p. 6). A number of sociologists have tackled this conundrum over the years (Berger and Luckmann, 1967; Elias, 1978). However, as Bryant (1995) notes, the

structure/agency debate – and in particular the search for a more adequate theory of the relationship between these two domains - has “enjoyed a renewed intensity” (p. 6) during the last quarter of the twentieth century. Though many have contributed to this renewal (Bhaskar, 1986; Habermas, 1986, 1987; Bourdieu, 1990), this thesis will focus in particular on the work of Anthony Giddens.

Anthony Giddens and Structuration Theory²

In recent years Anthony Giddens has come to occupy the sociological centre-stage, achieving a kind of “star status” (Jary and Jary, 1995, p. 142) and prompting Mestrovic (1998), an ardent critic of Giddens, to argue that he has become “almost a ‘sacred’ icon, an object of idolatry to his followers” (p. 19). Whilst this is the case within (certain) academic circles, his “star status” has also penetrated the world of politics, reflected in his most contemporary writings (*Beyond Left and Right*, 1994; *The Third Way*, 1998) and through his influence on New Labour and beyond (Bryant and Jary, 2001).

Giddens has developed a theory of structuration which he articulates most fully in *The Constitution of Society* (1984), although he had been developing his ideas well before that (1971, 1976, 1979, 1981). As already noted, the starting point for Giddens’ account was the hold, he argues, that structural sociology had over social theory. Giddens argued that these accounts, particularly dominant towards the late 1960s and early 1970s, understood “human behaviour as the result of forces that actors neither control nor comprehend” (Giddens, 1984, p. xvi). Other theorists share this analysis, at least in part, arguing, for example, that individuals within these accounts were presented “always as determined never determining” (Bryant, 1995, pp. 63-64). At the same time, however, as Giddens’ acknowledges, the emerging interpretative traditions were challenging the dominance of structural sociology, emphasising instead the “active, reflexive character of human conduct” (Giddens, 1984, p. xvi). However, whilst these varied but opposing schools of thought engaged in tit-for-tat fighting over the ‘best’ way to explain ‘society’, Giddens

² Bryant (1995, p. 64) makes the point that it was Gurwitsch (1958), not Giddens, who first employed the term ‘structuration’ in sociology.

argued that “the conceptual divide between subject and social object yawned as widely as ever” (1984, p. xx).

Instead of working with this conceptual divide, Giddens sought to transcend it. In doing this he develops the notion of ‘structuration’ which, rather than positing structure and agency as a dualism, seeks to illuminate the ways in which the two are intrinsically linked:

“to enquire into the *structuration* of social practices is to seek to explain how it comes about that structures are constituted through action, and reciprocally how action is constituted structurally” (Giddens, 1976, p. 161).

For Giddens, structural accounts of sociology have “naively conceived of [structure] in terms of visual imagery, akin to the skeleton or morphology of an organism or to the girders of a building,” understanding ‘structure’ as “‘external’ to human action, as a source of constraint on the free initiative of the independently constituted subject” (1984, p. 16). This understanding of structure is problematic for Giddens. Instead, he conceives of structure as made up of rules and resources, which shape human action and are in turn shaped by such action.

In Giddens’ formulation, rules are “techniques or generalisable procedures applied in the enactment/reproduction of social practices” (1984, p. 21). For Giddens, rules have various qualities: they can be intensive or shallow, tacit or discursive, informal or formal, weakly or strongly sanctioned (1984, p. 22). Giddens takes issue with the social scientists who assume that formal rules - i.e. the law - have most impact on people’s actions. Rather, he suggests “that many seemingly trivial procedures followed in daily life have a more profound influence upon the generality of social conduct” (ibid.).

A key element of Giddens’ framework is the notion of human agents as “knowledgeable” in the sense that they have a strong ‘shared’ awareness of these rules. However, these ‘rules’ do not drive people’s actions in a determinist manner, instead the knowledge of such rules “provides for the generalised capacity to respond to and influence an indeterminate range of social circumstances” (1984, p. 22).

The second dimension of structure in Giddens' formulation is resources. Giddens defines resources as "the media whereby transformative capacity is employed as power in the routine course of social action" (1979, p. 92). For Giddens', resources take two forms:

"Allocative resources refer to... forms of transformative capacity... generating command over objects, goods or material phenomena. *Authoritative resources* refer to types of transformative capacity generating command over persons or actors" (1984, p. 33, *emphasis added*).

For Giddens then, structure is composed of "rule-resource sets" (1984, p. 377) which have only a virtual existence. Structure does not exist in a physical sense but "only in its instantiations in [social] practices and as memory traces orientating the conduct of knowledgeable human agents" (1984, p. 17). Understanding structure in this way, as "virtual" rules and resources only made 'concrete' when they inform and/or shape human action, moves Giddens away from the "fixed or mechanical character which the term tends to have in orthodox sociological usage" (1984, p. 18). For Giddens structure needs to be understood as "both medium and outcome of the [social] practices they [structures] recursively organise" (1984, p. 25). Structures are created and recreated through people's activities and, at the same time, "through their activities agents reproduce the conditions that make these activities possible" (1984, p. 2). Whereas functionalism and structuralism has consistently stressed the "constraining qualities of structure" (1984, p. 2), Giddens argues that structure is both constraining and enabling:

"All action occurs in contexts that, for any given single actor, include many elements which that actor neither helped to bring into being nor has any significant control over...it has to be emphasised that what for one individual is a controllable aspect of the social milieu may be for others something which 'happens' rather than something which is 'made to happen'" (1984, p. 346)

Within this 'push-pull' structural context, the agent is conceived of as knowledgeable, reflexive and active, as someone who knows and can talk about the how, what and why of their action. Agents are able to act purposively, at least in some form, in any given context. In this respect, and as Giddens boldly acknowledges himself, structuration theory "might be

accurately described as an extended reflection upon...Marx's comment that "Men [let us immediately say human beings] make history, but not in circumstances of their own choosing" (1984, p. xxi, quoting Marx [and Engels], 1960, p. 115).

Healy (1998) argues that Giddens' structuration theory "gives us a theoretical vocabulary that tries to capture the relationship between social systems and the actors who make them up" (p. 510). However, Giddens provides much more than a semantic resource. Giddens' analysis throws into sharp perspective three critical issues for sociological theory about the basis of human action that remain to be fully explored. First, he argues that human agents are knowledgeable, skilled and reflexive agents; second, that structures constrain as well as enable action; and third, perhaps most importantly, Giddens' structuration theory provides a powerful re-statement of the relationship *between* structure and agency, attempting to reveal the way in which the two are *connected* through, in his terms, 'rules and resources'. Cohen (1987) captures this point in her critical summation of structuration theory:

"Giddens has succeeded in bringing the production and reproduction of social life into the centre of concerns in social theory...it illuminates the constitution of social life" (p. 306)

Whilst, however, structuration theory does provide an account of a dynamic relationship between structure and agency, Giddens' notion of rule-resource sets represents only a partial unravelling of the intricate relationship between society and the individual. The search for an adequate theory of social action - a theory of why do people act the way they do when they do - requires us to cast the conceptual net beyond Giddens' structuration theory.

Structure and Agency: Exploring the Relationship

To some extent, in relation to health and welfare, Williams and Popay (1999) have already begun this process. Having identified the existence of a "primary dichotomy" (p. 157) whereby much, albeit not all, welfare research has either stressed the role of the individual or emphasised the part played by structure, Williams and Popay draw on a range of studies, empirical and theoretical, to identify what they refer to as "mediating concepts" (p. 159) that seek to transcend this divide. The "mediating concepts" they identify are: normative

guidelines and resources; autonomy and control; individual and collective identity and subjective experience; discourses and risks; and gendered moral rationalities. Williams and Popay argue that these concepts “enable us to link the creative welfare subjects with the social structures in which they operate” (p. 178). The discussion that follows attempts to build on the work of Williams and Popay. The purpose is threefold: to clarify the boundaries between concepts that different authors have developed to capture what appear to be at least overlapping ‘ideas’; to identify and, in some cases, further elaborate potential elements of the relationship between structure and agency; and finally, to explore in more depth the articulation between these different conceptual domains. In doing so, it will be argued that the dynamic nature of the connections between structure and agency needs to be better explored - to focus not only on identifying the key elements of the relationship but also on the way in which those elements interact.

For Giddens, rule-resource sets are central in his theorisation of the relationship between structure and agency. It is, then, perhaps appropriate that an exploration of the key elements of the relationship between structure and agency should start with these two central concepts.

Resources

According to Giddens, resources, along with rules, constitute ‘structure’. As discussed earlier, Giddens construes resources as “structured properties of social systems, drawn upon and reproduced by knowledgeable agents in the course of interaction” (1984, p. 14). Such resources, according to Giddens, fall into two categories, allocative and authoritative, where the former refers to material objects and the latter to non-material. Layder (1994), in summarising Giddens’ understanding of structure, explains that “resources generate power which underpins a person’s ability to effect change in his or her social circumstances (their transformative capacity)” (pp. 138-139). Moreover, Giddens argues that the transformative capacity of resources renders them as virtual, in that resources have no material existence (1984, p. 33). A critical account of Giddens’ understandings of resources has been voiced by William Sewell (1992) who argues that “Giddens’ concept of resources is even less adequately theorised than his concept of rules” (p. 9). For Sewell, Giddens’ definition of

resources “could be rendered in ordinary English as ‘resources are anything that can serve as a source of power in social interactions’” (p. 9). Sewell argues that this interpretation is “theoretically uninformative”. Moreover, he contests Giddens’ assumption that resources are virtual since “material things by definition exist in space and time” (p. 10). He also notes that the extent to which material things are ‘resources’ depends upon the time, the place and the quantity of such things.

To some extent, however, Sewell appears to miss the point of Giddens’ understanding of resources as virtual. Some resources *do* physically exist, and Giddens acknowledges this, at least to some degree, in his observation that “some forms of allocative resources...have a...time-space ‘presence’” (1984, p. 33). However, for Giddens it is not resources *per se* that are virtual, but the transformational character of those resources. On this point at least, Sewell’s criticism of Giddens is problematic.

Alongside this important theoretical debate over the way resources are most usefully conceptualised, there has been much empirical research which provides further elaboration of the concept of ‘resources’ as it relates to a theory of social action (see, for example, Gabe and Thorogood, 1986; Oliker, 1995; and MacIntyre, et al., 2000). Importantly, this body of work further elaborates the nature, variety and social distribution of such resources, the negotiated nature of access to those resources and the way in which such resources are experienced by actors as either enabling or constraining.

In their discussion of resource as a mediating concept, Williams and Popay (1999, p. 162) showcase Gabe and Thorogood’s study of benzodiazepine use amongst black and white working class women in the UK (1986). Their study provides one of the three empirical case studies discussed in more detail in the final section of this chapter and at this point, therefore, the discussion focuses narrowly on the way in which their study has helped to elaborate the concept of resource. Drawing explicitly on Giddens’ work, Gabe and Thorogood conceptualise prescribed drugs as a resource and provide an insightful analysis of the way in which these are given meaning by black and white working class women. They probed the way in which the women understood their benzodiazepine use as either

enabling or constraining in terms of their management of everyday life. Importantly, however, Gabe and Thorogood also note that “in reality, the management of everyday life cannot be explicated in terms of a single resource” (p. 742). In their study they highlight eight resources which the women identified as significant to the management of their everyday life. These were: benzodiazepines; paid employment; housing; relationships with partners and children; leisure activities; cigarettes; alcohol; and finally, religion. Gabe and Thorogood also reveal the intricate social patterning of resources. They argue, for example, that resources were “differentially available, accessible and acceptable to these women according to their structural position” (p. 744). By ‘structural position’, Gabe and Thorogood are referring to the social categories of age, social class, and ‘race’/ethnicity. Moreover, the extent to which these resources were experienced as either enabling and/or constraining was also related to the particular collectivities these women belonged to. For example, the black women in the sample were far more likely than the white women to cite their relationship with their daughters as supportive and therefore as enabling (p. 761).

Gabe and Thorogood’s study is part of a wider body of work that is moving beyond a narrow focus upon the social distribution of *actual* resources available to people in different social positions, to also consider the wide range of *potential* resources available, the varied intrinsic quality of apparently similar resources and the complex social processes that shape the availability, accessibility and acceptability of such resources. For example, there is a vast literature in which social relationships, social networks and/or social support are conceptualised as resources on which people draw in the management of daily life (for a review of this literature see Williams, 1999b). Within this work, a constant and vibrant process of conceptual debate and development can be identified. From an early preoccupation with the number of social contacts people have, attention has shifted to the quality and subjective understandings of the social relationships people are involved in. Similarly, research on the concept of *social capital* as it relates to individual and collective agency is focusing upon the importance of trust, reciprocity and power within social networks and highlights the importance of place as a context for understanding resource availability and usage (Hofferth and Iceland, 1998; Duncan and Edwards, 1999; and Mohan and Mohan, 2002). More recently, this work has also included within the conceptual frame

relationships between lay people and public sector organisations and professions (see, for example, Baum, 2000; Lynch, et al., 2000; Wilkinson, 2000; and Mackian, 2002).

Indeed, the concept of *social capital* resonates strongly with that of *resource*. In recent years, the notion of social capital has become a prominent one within policy debates about health, welfare and development (Putnam, 1993; Woolcock, 1998; Szreter, 1999; and Mackian, 2002). At the most basic level, social capital pertains to the “formal and informal reciprocal links amongst people in all sorts of family, friendship, business and community networks” (Lynch, et al., 2000, p. 404). Moreover, the concept of capital is a central one in Bourdieu’s theory of social life (1986 and 1990). For Bourdieu, an actor has access to “species of capital” (Bourdieu and Wacquant, 1992, p. 99), which include economic (material wealth), cultural (knowledge and education), symbolic (status and authority) and social capital (relationships)³, which she uses to manage daily life. Like Giddens’ then, Bourdieu notes the existence of different types of resources. However, Bourdieu also points to the inherent fluidity of these types of resources since capital “may be converted from one species to another” (Gatrell, et al., 2002, p. 5).

Other writers have also pointed to the multiple purposes ‘resources’ may serve and therefore - at least implicitly - question the dualism inherent in Giddens’ classification of resources as either allocative (material) or authoritative (non-material). Whilst it is widely recognised, for example, that cars and housing are important resources linked to quality of life, work by Macintyre and colleagues has highlighted the way in which ‘material’ resources such as these also act as ‘ontological’ resources enhancing feelings of self esteem and self worth (Macintyre, et al., 1998 and 2000). In a similar vein, Popay and colleagues (2002) argue that the relationship people have with the places in which they live out their lives can also operate as a resource at this ‘ontological’ level. In focusing on the notion of ‘ontological security’ as an outcome of access to certain types of resources, these studies also make an important link to the concept of identity discussed in more detail later in this chapter.

³ Though Gatrell and colleagues (2002) note that Bourdieu only makes passing reference to social capital, concentrating instead on the other “species of capital”.

There is, then, a significant and wide ranging body of theoretical and empirical work which elaborates the analytical potential of the Giddens-inspired concept of resource. In particular, this literature suggests that actors draw upon a wide range of resources to 'go on' in social life and that particular resources may provide both material and non-material "transformative capacity" (Giddens, 1979, p. 92). The availability and, equally important, the acceptability of such resources, however, varies from actor to actor and, significantly, from time to time and place to place: resources are context-specific. Consequently, resources are very much a product of the structural context. However, at the same time, resources are only 'available' when they are perceived as such by the individual and therefore need to be seen as a product of agency as well. In Giddens' writings, perceptions about the nature and availability of resources will be shaped in part at least by 'rules' so it is to this second key concept within structuration theory that the chapter now turns.

Rules, Schemas and Normative Guidelines

For Giddens, rules are "typified schemes" which agents use "in the course of their daily activities to *negotiate* routinely the situations of social life" (1984, p. 22). In this view, rules do not dictate action but are available to be drawn upon (or not) by actors in different circumstances. Moreover, Giddens argues that rules do not physically exist as a concrete 'thing' - they are virtual.

However, some have questioned Giddens' formulation. In his critical appreciation of structuration theory, William Sewell (1992) takes issue with Giddens' understanding of rules as "generalisable procedures". Sewell argues that Giddens does not offer any "examples or typologies of the sorts of generalisable procedures he has in mind" (p. 7). He goes on to suggest that the term 'rules' should be abandoned since it can be confused with "formally stated prescriptions - the sort of things spelled out in statutes" (p. 8). Instead, Sewell suggests the term "schemas" to replace "rules" in Giddens' theory. With this change, he argues, he is able to further explore the meaning of structure within the context of structuration theory. Examples of schemas offered by Sewell are "rules of etiquette, or aesthetic norms, or such recipes for group action as...democratic vote" (p. 8). Sewell's

schemas can be generalised as Giddens suggests since they can be substituted and/or expanded to a variety of situations. Moreover, Sewell agrees with Giddens in his understanding of rules (or schemas) as virtual since:

“[the] *generalisability* or *transposability* of schemas is the reason they must be understood as virtual. To say that schemas are virtual is to say that they cannot be reduced to their existence in any particular practice or any particular location in space and time: they can be actualised in a potentially broad and undetermined range of situations” (p. 8, original emphasis).

Building on Giddens’ theory, Sewell conceives of ‘schemas’ as central to the relationship between structure and agency: society assembles the schemas and the individual draws upon them in particular ways and in particular circumstances. In some senses at least, ‘schema’ can be argued to be a more appropriate term to reflect the kind of ideas Giddens and Sewell are getting at. The notion of ‘rules’, with its association with formal laws or codes of discipline, is too fixed. The term ‘schemas’ allows for the inclusion of formal rules - such as democratic processes - but also moves away from the impression of fixity inherent in the notion of rules. Nonetheless, there is another concept in the literature which appears to offer even more purchase on this particular domain of structure - the notion of normative guidelines developed by Janet Finch (1989) to empirically explore the ‘rules’ people draw upon in the course of their daily lives with particular regard to family obligations⁴.

In *Family Obligations and Social Change*, Janet Finch (1989) focused upon the ways in which people in families come to decide whether or not to offer support to their relatives. She develops an analytical framework for understanding how such obligations are ‘played out’ in families through drawing on some of the key aspects of Giddens’ structuration theory. Of particular significance for the discussion in this section is the way in which Finch questions the term ‘rule’ as the basis for action. As Finch contemplates herself:

“Can we explain people’s action towards their relatives by saying that they are following these moral rules? What is a ‘moral’ rule? Is ‘rule’ the best word anyway; would ‘norms’ or ‘guidelines’ be better?” (p. 144)

⁴ It is important to note that Finch’s work is also highlighted in Williams and Popay’s (1999: 160) analysis of ‘mediating concepts’.

Finch is not engaging in an explicit criticism of Giddens here. Rather, she is questioning the usefulness of the term ‘rule’ independent of his formulation. Still, her point does highlight the ambiguity of the term, something that Sewell was also suggesting. For Finch, people do not decide to offer support to relatives in a vacuum. She argues that these decisions are best understood through the concepts of *normative guidelines* and *negotiated commitments* (p. 143). These concepts move Finch away from a determinist understanding of why people act in the way they do, emphasising instead the way in which people’s action is the product of complicated negotiations about “the proper thing to do”. In particular, the notion of *normative guidelines* breaks away from understanding responsibilities between kin as “straightforward products of *rules of obligation*” (Finch and Mason, 1993, p. 61, emphasis added), to a focus upon the active ways in which people ‘work out’ their course of action. In Finch’s view, normative guidelines - as representing the structural elements of the social order - are actively drawn upon by agents to shape, though not govern, their action. For Finch, then, *normative guidelines* are a central element of the relationship between structure and agency. In proposing this concept Finch is implying that Giddens’ notion of ‘rules’ is problematic. Indeed, in her later book with Jennifer Mason, they argue that:

“the concept of ‘guidelines’ is more appropriate than rules...it is not possible to identify clear rules about *what* someone should do for a relative in defined circumstances. But people do seem to acknowledge guidelines, in the sense of considerations which it is appropriate to take into account in working out whether to offer assistance to a relative” (1993, p. 9, original emphasis)

In Finch’s account, normative guidelines not only shape action, but action itself shapes normative guidelines. Moreover, normative guidelines are particular to groups as well as societies, so it is possible for them to be different, even conflicting, across geographical areas, social classes, or ethnic/racial groupings. All this points to the complexity surrounding social action and, in particular, the significance of normative guidelines - in conjunction with the other ideas the concepts discussed in this chapter speak to - as a shaping influence upon such action.

The concept of normative guidelines allows for a greater level of flexibility and negotiation than either 'rules' or 'schema' in terms of the way in which actors interpret social norms. In this way, the concept has the potential to more adequately reflect the intricate relationship between structure and agency.

In this section so far, literature which allows for a further elaboration and refinement of the concepts that lie at the heart of Giddens' structuration theory have been reviewed. It has been argued that there is a need for a more sophisticated theorisation of the concept of resources and that the notion of normative guidelines incorporates but moves beyond notions of rules or schema. However, the picture painted so far could be taken to imply that normative guidelines and resources exist 'out there', which work on and are worked by individuals who then pursue particular courses of action. Clearly, this is only a partial understanding of the basis of social action and there are other significant elements that constitute the relationship between structure and agency. A particularly important issue flowing from the discussion so far is the question of how people 'access' or become knowledgeable about guidelines and/or resources. Two key concepts proposed in the literature as further components of a theory of social action and, in particular, as a source of 'knowledge' for social actors, are discourse and public narratives.

Discourse and Public Narratives

Inspired by the influential writings of Michel Foucault (1970, 1977), the concept of discourse has come to the attention of those scholars who endeavour to understand social action. At the most basic level, discourses refer to ways of talking and thinking about particular issues or topics. More sophisticatedly, Billington and colleagues (1998) define a discourse as "a systematic set of beliefs, ideas or knowledge and practices specific to particular social situations" (p. 33). In their paper, Purvis and Hunt (1993) say of discourse that it is "a term with which to grasp the way in which language and other forms of social semiotics not merely convey social experience, but play some major part in constituting social subjects...their relations, and the fields in which they exist" (p. 474). This echoes Williams's (1996) observation that "discourses...shape the materiality of people's lives"

(p. 68) and Billington and colleagues' contention that discourses "produce and limit subjectivity - meaning, experience and identity" (1998, p. 33).

Within this view, discourses constitute social life but this is not to imply a simple one-way relationship. As Layder (1994) points out, whilst:

"discourses...define and facilitate the social practices of individuals...the practices that people engage in in daily life act back upon, and thus come to shape, discourses, just as discourses themselves shape practices"
(p. 95)

Discourses 'allow' particular actions or practices - defining them as 'proper' to use Finch's terminology - but they also restrict them since "within a discourse, there are literally things which can not be said" (Abercrombie, et al., 1984, p. 71). To be sure, whilst there is a vast range of dominant discourses existing at any particular time, which give rise to particular actions or practices, there is always the potential for oppositional discourses to develop (Foucault, 1977). Oppositional discourses "contradict and raise possibilities for action other than those within the dominant discourse" (Billington, et al., 1998, p. 33). Further, discourses - dominant or oppositional - change with time, space and social group (Duncan and Edwards, 1999, p. 24).

The concept of discourse allows for a more fluid and flexible understanding of structure. It also can be understood to breakdown the division between structure and agency since discourses are a product of, and are impacted by, both. What is particularly appealing about the concept of discourses is the way in which it relates to social practices: that is, the way discourses are understood to enable and constrain action. More recently, and particularly important from the perspective of this chapter, discourses have also been argued to contribute to the construction of individual identity and through this to shape social action. The work of David Taylor (1998) is particularly important here and is considered in more detail in the later discussion of identity.

Another concept which speaks to the same idea as discourse can be found in Margaret Somers (1994) paper *The Narrative Constitution of Identity*. Somers argues for the

centrality of the notion of narrative to understandings about social agency and individual identity. In Somers' formulation, narratives take centre stage: "it is through narrativity that we come to know, understand, and make sense of the social world" and that we are "located or locat[e] ourselves (usually unconsciously) in social narratives *rarely of our own making*" (p. 606, original emphasis). Somers identifies four different types of narratives: ontological, public, conceptual, and metanarrativities. Her notion of public narratives would appear to be closely related to the concept of discourse as elaborated within sociology:

"Public narratives are those narratives attached to cultural and institutional formations larger than the single individual, to intersubjective networks or institutions, however local or grand, micro- or macro-stories about American social mobility, the freeborn Englishman, the working-class hero, and so on. Public narratives range from the narratives of one's family, to those of the workplace (organisational myths), church, government, and nation... These stories have drama, plot, explanation, and selective criteria" (p. 619).

The emphasis in public narratives is upon *stories*. Whilst discourses also find expression in story-telling - for example, welfare discourses are expressed in newspaper articles which tend to have drama, plot, explanation and selective criteria - they also involve more than telling tales. For instance, dominant discourses are also reflected in formal law, a medium which cannot be understood as a story. Nonetheless, the notion of public narratives has much analytical purchase when used alongside the concept of discourse. In particular, the notion of 'public narratives' points to the way in which speaking and thinking about topics are generated by actors themselves, individually and collectively. Public narratives can be understood to similarly shape action like discourses do: the way in which individuals tell stories about particular happenings reveals much about the proper, and the not so proper, way to act under certain conditions. Moreover, public narratives can continually re-generate themselves, whereby new stories emerge which may challenge or accept previous tales. In this way, public narratives operate as discourses do: serving to shape and inspire particular actions.

Knowledgeability and Individual Identity: The Basis of Agency

So far this chapter has explored what might be termed the more ‘structural’ aspects to the relationship between structure and agency. It has discussed the various terms people have proposed in order to understand the basis of social action from the perspective of elements which, in an important sense, are ‘outside’ of the individual. This is not to say that normative guidelines, resources, discourses and public narratives do not have any connection to the individual: these entities are, of course, to a greater or lesser extent, embedded within the actor. However, they are not directly or exclusively the property of the individual. In contrast, knowledgeability and identity, the concepts to be discussed in this section, are more strongly located on the ‘inside’ of the individual.

Knowledgeability

At the centre of Giddens’ account of social agency sits the skilled, reflexive and knowledgeable human agent. For Giddens’ knowledgeability is at the very root of agency: to act, an individual needs to know how to act. In Giddens’ formulation, actors are “highly ‘learned’ in respect of knowledge which they possess” (1984, p. 22) and that knowledge supplies actors with the capacity to ‘go on’ in social life. Some, however, have argued that Giddens’ account of the knowledgeable human agent is problematic.

Mestrovic (1998) directly challenges the way in which Giddens understands the human agent. He questions Giddens’ suggestion that human agents are skilled and knowledgeable and that the social structure is constraining and enabling, arguing that such assumptions are problematic, blind to:

“the boundedness of the knowledge that agents possess, and...the strict limits of where and how agents may behave like agents in a world that is becoming increasingly monitored, controlled, and controlling” (p. 23).

The issue of agents’ knowledgeability is central to Mestrovic’s critique of structuration theory. He disputes the extent to which human beings are free, knowledgeable and skilled agents, arguing that some, most notably “the mentally retarded (or challenged, in today’s politically correct lexicon), mentally ill, children, and uneducated” (p. 23, *exact quote*) are

not. Mestrovic also argues that people do not always know the how, what and why of what they do since they are:

“bombarDED with so much cognitive information in contrast to their ancestors that they develop a blasé attitude...and most of the time function as if they are on auto-pilot: they do *not* know what they are doing or why most of the time because the contemporary social world is simply too complex for them to be able to know these things” (p. 34)

Drawing on the work of David Riesman (1950) to elaborate on this point, Mestrovic suggests that human agents “become relatively powerless consumers of information, but not producers of policy or action” (p. 180).

Mestrovic’s over-arching complaint concerns the way in which Giddens constructs the human agent and her action in the modern world: Giddens’ “overly felicitous assumptions about human agency” (Mestrovic, 1998, p. 20) and his belief that “agents, in the end, win out over constraint” (Mestrovic, 1998, p. 219), are viewed by Mestrovic as significant flaws and extremely naive. In Mestrovic’s view, more pessimistically - and perhaps more realistically - social life is not like that.

Whilst Mestrovic’s critique of structuration theory - and, for that matter, of Giddens’ work in general - is refreshingly critical, there are serious problems with some of his arguments. In particular, his assumptions about agents’ knowledgeability - the idea that the social world is too complex for agents to be able to know the what and why of what they do - implies that there is only one way of knowing. An alternative formulation is that what we do and why we do it is open to multiple interpretations and explanations. From this perspective, agents *do know* the what and why of their doing, but they construct their knowing from the particular context within which they live their lives. In this view, there is more than one way to ‘know’ the social world. Mestrovic’s account tends to ignore emotional ways of knowing - that is, the capacity to love or to care (see also Hoggett, 2001). These are important aspects of knowledgeability. Some agents, perhaps all, will have a partial or selective view of the world in which they live (objectively speaking, that is), but this does not render their knowing as invalid. Rather, it assumes that ‘to know’ is a

situated endeavour (or practice), and that there are multiple ways of knowing since agents are multiply-positioned in the social world.

Accepting that there are various ways 'to know' also challenges Mestrovic's claim that there are some agents - in his view, people with learning difficulties and/or with mental health problems, children and uneducated people - who are not skilled and knowledgeable. It could be argued that this view fails to appreciate the multiple ways of knowing.

Mestrovic's claim about the (non)knowledgeability of children, the uneducated and the disabled implies that if an agent cannot express their knowledgeability this must mean that they do not possess any. This is fundamentally problematic. In Giddens' view, knowledgeability is at the root of an agent's capacity for action, their agency. There is now a growing body of literature which highlights children's agency (James, Jenks and Prout, 1998; James and Prout, 1997), the agency of people with learning difficulties (Atkinson and Williams, 1990; and Goodley, 2000) and the agency of the 'poor' (Jordan, et al., 1992; Beresford, et al., 1999). The point is that everyone is an agent regardless of the way in which they exercise that agency. Mestrovic's claim that agents do not know the what and why of their social practices, and that some are not skilled and knowledgeable agents, is flawed in light of such research.

This is not to say that Giddens' understanding of the individual agent is flawless. Mestrovic's point about the limits on human agency in the modern era is significant, so too is his argument that the social world is becoming "increasingly monitored, controlled and controlling" (p. 23). At times, Giddens does seem to imply that the agent is free to act in whatever way she feels despite the social conditions around her. Mestrovic's observations draw proper attention to such 'forces' which, when combined with a recognition of the skilled, knowledgeable and reflexive agent, offers the potential for a more sophisticated account of the relationship between structure and agency.

Relating this discussion to the more general task this chapter is concerned with - that of unravelling the relationship between structure and agency - within Giddens' structuration

theory it would appear that ‘knowledgeability’ is a pre-requisite for purposive action. In particular, in order to act in the social world, an agent needs to be able to know or be aware of the resources available to her and have access to ‘normative frameworks’ for appropriate behaviour. An actor needs to be ‘in the know’ before she can act in particular ways and a major route to knowledge is through exposure to public narratives/discourses. This is not to imply that there is one way to know - as presumed in Mestrovic’s account - but to acknowledge that to ‘go on’ in daily life, an individual needs to be aware of her structural, material and normative context.

Identity

In his elaboration of structuration theory (1984), Giddens does not explicitly locate identity within the relationship between structure and agency. It is apparent, however, from the work of others that this concept must be accorded a central position within any theory of social action.

Whilst Jenkins (1996, p. 9) reminds us that intellectual discussion about identity is not dramatically new, there is a sense in which identity seems “distinctively modern... indeed, intrinsic to and partially defining of the modern era” (Calhoun, 1994, p. 9). Within the context of rapid, world-wide social change, reflected in the ‘mutation’ of the traditional institutions of work, family, religion, politics and nation, coupled with the emergence of various social movements seeking to secure positive recognition for ‘who they are’, identity matters (Woodward, 2000). The notion of identity speaks to common-sense questions about ‘who am I?’ and ‘who do other people think I am?’ However, social, political and economic shifts across local, national and international settings, have rendered traditional frames of understanding identity problematic. Moreover the postmodern turn, reflected in the writings of Foucault (1970, 1977) and Lyotard (1979), and the increasing body of feminist theory, invited us to question essentialist categories of gender, ‘race’, and ‘sexuality’. In all of this, identity emerged as *the* concept to ‘grapple’ with.

Rather than being understood as a fixed, single, and solid marker of ‘who you are’, forcibly imposed on the actor through the structural categories of gender, ‘race’/ethnicity, age,

social class and such like, “in the modern era, identity is always constructed and situated in a field and amid a flow of contending cultural discourses” (Calhoun, 1994, p. 12). In his later writing, Giddens (1991) argues that self-identity “is not a passive entity, determined by external influences” (p. 2), but that it is “a reflexively organised endeavour” (p. 5). Similarly, Jenkins (1996, p. 4) points to the way in which identity is socially constructed in interaction and institutionally. For Jenkins, identity involves reflexivity:

“Social identity is our understanding of who we are and of who other people are, and, reciprocally, other people’s understanding of themselves and of others (which includes us). Social identity...is the product of agreement and disagreement, it too is negotiable” (1996, p. 5)

In contemporary understandings, then, identity is viewed as something which we do or something which we work at - i.e. it is a form of agency shaped by and in turn shaping the material and discursive structures within which individual actors are embedded. Additionally, identity is “continually revised” (Giddens, 1991, p. 5), “constantly in the process of change and transformation” (Hall, 1996, p. 4), understood as “‘being’ or ‘becoming’” (Jenkins, 1996, p. 4). Identity, as an on-going process, needs also to be understood as multiple since people construct identity - or more appropriately, their identities - across a variety of contexts, drawing upon a varied mix of structures and upon an assortment of discourses.

In all of this, identity - or identities - can be seen to sit at the centre of the debate about the relationship between structure and agency. Woodward (2000) makes this point clear:

“Casting a spotlight on the social aspects of identity leads us to explore the structures through which our lives are organised. Our identities are shaped by social structures but we also participate in forming our own identities” (p. 1).

Williams and Popay similarly recognise the way in which the notion of identity is increasingly being understood as “marking the relationship between the individual and the social” (1999, p. 167). Jenkins (1996) engages in an explicit discussion of the relevance of the concept of identity to the agency/structure debate, arguing that identity can bridge the analytical gap between the individual and society. In particular, he notes that “if social

the social categories and common experiences of difference. This concept captures the ‘positions’ Hall refers to in the earlier quote. *Ontological identity*, in contrast, concerns the use of identity as a coherent sense of self (p. 340). Again this concept mirrors Hall’s point about fashioning, styling, producing and performing ‘positions’. In Taylor’s formulation, these two dimensions of identity are not opposites - they are intertwined. In recognising these two aspects of identity, Taylor transcends the inherent flaws that exist within some sociological approaches to identity, which have either understood identity as simply unitary and fixed (as in modernist sociology) or as endlessly fragmented, fluid and multiple (as in post-modernist approaches). For Taylor then, individual identity is:

“created in complex social relations inscribed with a multiplicity of social categories of difference – class, gender, ‘race’, ethnicity, sexuality, disability etc., but individual subjectivities are forged out of these social relations into a coherent sense of self-identity, which may be multiple but none the less has unity” (pp. 340-341)

Moreover, for Taylor, both dimensions of identity are intricately bound up with agency and “exist within power relations which offer *opportunities to express* identities and identifications and *constraints which seek to ascribe* identities and attribute characteristics” (p. 341, emphasis added). Taylor explores the relationship between identity, agency and discourse in social policy arguing that welfare discourses, particularly discourses of entitlement and disempowerment, embody ‘identity categories’ which act as “either legitimating or disciplinary” (p. 333) for welfare subjects. These categories carve:

“the discursive backdrop for the inclusion and exclusion of particular groups and individuals from the social rights of citizenship and may constrain participation in the economic, political and cultural spheres” (p. 333).

In this view, welfare discourses are fundamentally involved in the process of identity formation and individual agency since they construct the “ideological and material conditions for the realisation or foreclosure of particular *identities*” (p. 333) and, in this way, legitimise particular forms of agency over others. Calhoun (1994) has also argued that “in the modern era, identity is always constructed...amid a flow of contending cultural discourses” (p. 12). The concept of discourses, then, is an important one for understanding the construction of identity and the basis of social practices.

Margaret Somers (1994) has convincingly argued that “studies of identity formation have made major contributions to our understanding of social agency” (p. 605). As briefly mentioned earlier, however, for Somers ‘narrative’ provides the key to understanding identity: “it is through narrative and narrativity that we constitute our social identities” (p. 606). Furthermore, Somers makes an explicit link between identity and agency.

For Somers, the new ‘politics of identity’ inspired by the massive explosion of new social movements locally, nationally and globally, has fostered new ways of thinking about social action. Traditionally, she argues, explanations for action were couched in terms of interests or norms, where as now: “theories of identity-politics posit that “I act because of who I am”, not because of a rational interest or set of learned values” (p. 608). Somers further reinstates the centrality of the concept of identity for action in her observation that:

“Just as sociologists are not likely to make sense of action without focusing attention on structure and order, it is unlikely we can interpret social action if we fail to also emphasise ontology, social being, and identity” (pp. 615-616).

Somers’ focus on ‘narratives’ provides more important insights into the relationship between agency and structure. In the following quote she explains the significance of narrative for understanding this relationship:

“stories guide action; that people construct identities (however multiple and changing) by locating themselves or being located within a repertoire of emplotted stories; that ‘experience’ is constituted through narratives; that people make sense of what has happened and is happening to them by attempting to assemble or in some way to integrate these happenings within one or more narratives; and that people are guided to act in certain ways, and not others, on the basis of the projections, expectations, and memories derived from a multiplicity but ultimately limited repertoire of available social, public, and cultural narratives” (p. 614)

Somers talks about ‘ontological narratives’ which are those stories individuals use to understand the social world and their part in it. Ontological narratives function to inform us of ‘who we are’ and “this in turn can be a precondition for knowing what to do” (p. 618). Ontological narratives though are not fixed since such ‘doing’ generates new stories and

therefore new actions. In this way there is an intimate relationship between ontological narratives and action. Like other writers, Somers argues for dynamic iterative relationships: “the relationship between narrative and ontology is processual and mutually constitutive. Both are conditions of the other; neither are a priori” (p. 618). Moreover, the concept of ‘ontological narrative’ also resonates with Hall’s discussion of subjects which can be ‘spoken’. Ontological narratives are, according to Somers, instrumental in understanding why people act in the way they do. Neither does she ignore the part played by more structural factors since ontological narratives are social and interpersonal: that is, such narratives “*only exist interpersonally in the course of social and structural interactions over time*” (p. 618, original emphasis).

Time and Place

The discussion, so far, has focused on what are perhaps the most prominent elements of contemporary theorising on the structure/agency relationship. Two further, relatively neglected elements of this relationship remain to be explored in this chapter - those of time and place.

Giddens’ has written extensively on the salience of time and place for theories of social action. In *The Constitution of Society*, for example, Giddens (1984) draws on Hagerstrand’s work on time-geography (1975) which places an “emphasis upon the significance of the practical character of daily activities...for the constitution of social conduct” (Giddens, 1984, p. 116), to argue that “all actors are positioned or ‘situated’ in time-space, living along...time-space paths” (1984, p. 83).

An important concept related to place in Giddens’ analysis is that of *locale* which is a “physical region involved as part of the setting of interaction, having definite boundaries which help to concentrate interaction in one way or another” (1984, p. 375). Layder argues that in Giddens’ account, locales are “not only physical but social, involving typical rules of procedure, etiquette, forms of deference and authority and so on” (Layder, 1994, p. 136). Locales can therefore be seen to be a context for, as well as a shaping influence upon, an

actor's daily life - providing, what Popay and colleagues (1998) have termed, "the locations for 'structuration'" (p. 635).

Curtis and Rees Jones (1998) have suggested that social theory which focuses upon 'place' - specifically Giddens' theory of structuration, Bourdieu's concept of habitus (1990) and Dandeker's (1990) and Sack's (1986) work on landscapes of territoriality and surveillance - may highlight the potential influence of place upon health inequalities. They argue that these theories point to the way in which "health and health behaviour interact with structural material landscapes, landscapes of consumption and landscapes of surveillance and control" (Curtis and Rees Jones, 1998, p. 653). This is a useful way of thinking about 'place' and the way in which such settings may shape individual experience.

In *Locality and Community: Coming to Terms With Place*, Day and Murdoch (1993) begin to elaborate the role of 'place' as a site for 'structuration'. In particular, they suggest that:

"In order to understand why locally situated actors adopt particular courses of action we need to be aware of the full range of resources open to them, and the kinds of constraints which they face; some of these will be localised, others will not. But it is important to recognise that for the most part actors perceive these resources and constraints from local 'bases' whether they be the home, the neighbourhood, the community, region or nation. We have to understand how these 'bases' condition/enable action and how they can be transformed by the activities of the relevant actors" (p. 93)

This account stresses the way in which 'place' - in terms of geographical location and specific settings - shapes resources and, ultimately, social action.

Like 'place', time has also been conceptualised in a number of ways in the literature each with different implications for our understanding of the relationship between structure and agency. Layder (1994), attempting to clarify Giddens' analysis, suggests that different aspects of time combine to construct our day-to-day existence. He notes the existence of *biographical* time which refers to "our own ageing and lifespan" and *institutional* or *organisational* time which concerns our participation "in social forms that preceded us, or will outlast us as individuals (educational and government institutions, industrial firms,

hospitals and so on” (p. 136). Popay and colleagues (1998) similarly understand time in this way, although *institutional/organisational* time is conceptualised as *historical* time.

Janet Finch’s work (1989) which was discussed earlier also speaks to the salience of time in our understanding of social action. In particular, she talks of *normative timetables* (p. 174) as a concept which ‘gets at’ the idea that the ‘proper thing to do’ in terms of family obligations changes over time. Within this view, time is understood as biographical and historical. As Williams and Popay (1999) make clear in summarising Finch’s concept of normative timetables, “‘the proper thing to do’ changes over both an individual’s lifetime as well as being shaped by social and cultural changes” (p. 161). In her later work with Jennifer Mason (1993), Finch again talks about the importance of time in terms of understanding family obligations. Finch and Mason note that family responsibilities vary over a “life-time rather than being fixed features of the scene” (p. 26) but they also point to another way in which time is important:

“Responsibilities towards parents or children are not negotiated in a vacuum when a need arises, but are built upon a *history* of the relationship between parent and child, into which the *biography* of each gets incorporated and gives significance to the form which responsibilities might take” (p. 26, emphasis added)

This sense of time points towards a history, but within a specific familial grouping: that is, an understanding of time in terms of relationships - ‘relationship time’ - which is shaped by biographical and historical time. In this view, people’s agency is shaped in ways which are biographically, historically and relationally time-specific.

Developing a More ‘Adequate’ Theory of Social Action: Three Empirical Case Studies

This chapter has discussed and further elaborated upon key elements that together may constitute a more ‘adequate’ theory of social action. It has examined some of the ‘mediating concepts’ identified by Williams and Popay (1999), exploring the overlaps between different terms that appear to speak to the same ideas. It has also highlighted relatively neglected elements of the relationship between structure and agency - notably

time, space and knowledgeability. Although the linkages between these various elements have not been ignored up to this point, no attempt has been made to consider how they might articulate with each other in a more holistic way. This final section seeks to do this and to illustrate how empirical work is informing and contributing to the development of a more 'adequate' theory of social action.

The first, and earliest of the three case studies to be reviewed is the research by Gabe and Thorogood published in 1986. This study focused on benzodiazepine use amongst black and white working class women in the UK. As noted earlier, Gabe and Thorogood conceptualise prescribed drugs as a resource and provide an insightful analysis of the way in which these and other resources are given meaning by black and white working class women. This study provided a new and important perspective on why some women, notably white working-class women, reported using prescribed drugs more often and over a longer duration than other women. This study is, however, also important more generally in extending our understanding of the ways in which actors engage with the structural context in which they operate and, in particular, illuminating the complex ways in which resources and individual agency are linked.

First, Gabe and Thorogood's research highlights the way in which access to resources is shaped by categorical structures: that is, certain resources are available more readily to particular categories of actors. Second, their research also reveals that whilst an actor may have access to particular resources, she may not deem it as acceptable to draw upon them. For example, whilst short-term users had access to benzodiazepines, they were more likely to perceive the drug as a "stand-by to be kept in reserve and used occasionally to meet some short-lived crisis" (p. 746). Third, their research illustrates empirically how resources can be conceived as enabling and constraining at the same time. Lastly, their research shows how actors draw on multiple resources at any one time to "manage" and transform their everyday life.

At the time it was published Gabe and Thorogood's study took an innovative approach to the analysis of the relationship between structure (resources) and social action. However,

this work does not make reference to any of the other concepts that have been argued to 'mediate' the relationship between structure and agency - notions of identity, normative guidelines, place or time. The other two case-studies were published in the 1990s and, reflecting the influence of the work reviewed earlier, clearly engage with some, if not all, of these concepts.

Both of these studies focus upon single mothers and their work and welfare decisions - one in the US (Oliker, 1995), the other in the UK (Duncan & Edwards, 1996, 1997a, 1997b, 1999). Both of these studies seek to provide an account of social action - that is, to 'explain' why lone mothers make the employment and welfare choices they do.

In her American study of single mothers and social action vis-à-vis work and welfare, Stacey Oliker (1995) provides another valuable account of how resources are differentially experienced and accessed. Her research focuses in particular, on how social networks between family, friends and neighbours shape the way in which her respondents engage with welfare programmes and, therefore, demonstrates how such resources can operate to either enable or constrain action. Oliker poses the question like this:

“How do the conditions of low-income single motherhood and the *resources* available through the personal networks of single mothers shape their activity in government workfare programmes?” (p. 251, emphasis added)

Drawing on qualitative interview material with single mothers on welfare, Oliker explores the social context within which her respondents live their lives. She argues that personal networks of family, friends and neighbours have consistently been viewed as “sources of aid” which people living in poverty can “enjoy” (p. 255). However, Oliker illustrates how the tight-knit personal networks her respondents were involved in - with mothers, grandmothers, siblings, friends, boyfriends, and neighbours - permitted as well as restrained her respondents actions in respect of work and welfare. Childcare and care of adults (because of age, sickness or disability), loans, and cash gifts were resources for her respondents. But, as Oliker suggests, the saying “what goes ‘round comes ‘round” may be an appropriate way to think about the personal networks of welfare recipients since, whilst

such networks are enabling, in terms of money, childcare and emotional support, networks can also be “burdensome obligations” (p. 255) which strongly constrain action.

Oliker’s research vividly illustrates how resources, in this instance social networks, constrain and enable agency. The single mothers she interviewed drew upon such resources in order to act (i.e. secure work, go to school, etc.), but at the same time, such resources drew upon them to limit their action: “kinship networks of support thus generated constraints that patterned work and workfare absences, dismissals, burnouts, quits, [and] job search hiatuses” (p. 258). Unlike Gabe and Thorogood, however, Oliker’s research also directs our attention to the way in which resources are shaped by ‘place’ - the specific milieu within which her respondents live their lives. Her research was undertaken in two large urban cities, and illustrates the way in which “patterns of housing, transportation, schooling, political organisation, occupational segregation, recreation, crime and policing shape resources” (p. 261). In particular, Oliker argues that crime within ‘places’ influenced the way in which her respondents engaged with welfare programmes and also impacted the way in which resources - relations between family, friends and neighbours - were experienced. In the areas where Oliker was researching, crime rates were high and in an effort to protect their properties, respondents tended to stay at home as a strategy of self-protection. As such, taking on work or going back to school were incompatible with such strategies. In this respect, welfare and work choices are significantly shaped by ‘place’. Moreover, Oliker highlights the way in which resources, in particular the potential for neighbours to offer childcare, is strongly shaped by the ‘place’ within which respondents live their lives. Typically, Oliker argues, single mothers are unlikely to live in safe neighbourhoods and often move from area to area, “escaping eviction, dilapidated or burned down housing, and violent domestic circumstances” (p. 260). As such, single mothers may “find it difficult to cultivate the neighbourly resources that may be available in otherwise forbidding neighbourhoods” (p. 260). Within this context, resources are shaped differentially according to ‘place’ and have a shaping influence upon an individual’s action.

The third and final study to be reviewed here is the UK-based research by Simon Duncan and Ros Edwards which focused upon understanding the “social processes by which lone mothers take up, or do not take up, paid work” (1997a, p. 29). This study is particularly valuable as it engages with all of the elements of a theory of social action discussed earlier in this chapter.

Duncan and Edwards (1996, 1997a, 1997b, 1999) analysis starts from the premise that past attempts at understanding lone mothers employment patterns have tended to rely on the ‘rational economic man’ approach to understand economic action, an approach which understands the individual as:

“a self-contained uncontextualised and emotion-free agent, whose actions are governed and calculated by the self-interested drive to maximise economic well-being to himself (and perhaps his family)” (1996, p. 116).

For Duncan and Edwards, such an approach is too simplistic to understand fully the choices lone mothers make regarding employment. They suggest, in seeking to better understand why people act in the way they do, “we need to envisage a more complex context-action structure” (1996, p. 116). In doing this, they bring the sociological concepts of beliefs, norms, values, discourses and identity to the fore within the context of an analysis firmly located in place and, to a lesser extent, time. Duncan and Edwards research is an explicit attempt to unravel the relationship between structure and agency (1999, p. 109).

Duncan and Edwards suggest that the way in which lone mothers make decisions about employment rests upon criteria outside the market and on “social and cultural collective understandings about what is best, and morally right” (1997a, p. 35) in terms of the relationship between paid work and motherhood. Beliefs about the compatibility of motherhood and paid work and whether such a combination is right or wrong, are important factors lone mothers consider when contemplating employment. This resonates strongly with Finch’s concept of *normative guidelines*. Alongside and informing these concerns, Duncan and Edwards argue that lone mothers also “hold particular understandings about their *identity* both as mothers and as lone mothers” (1996, p. 120, emphasis added). This observation mirrors Somers (1994) contention that in the modern era, people act because of

'who they are'. Duncan and Edwards name such understandings 'gendered moral rationalities' and argue that these vary over time, place and social groups. Gendered moral rationalities are "individually held but negotiated within social contexts" (1999, p. 119) by lone mothers. These social contexts are shaped by local (labour markets, neighbourhoods, and social networks) and national factors (social and economic policies), including the dominant (political) *discourses* that exist about mothers, particularly lone mothers, the 'underclass', and women in general. Duncan and Edwards therefore argue that:

"lone mothers individual economic calculations thus need to be placed in the framework of gendered moral rationalities that are constructed, negotiated and sustained socially in particular contexts" (1996, p. 121)

Duncan and Edwards provide a holistic understanding of social action where opportunities for, and constraints on action are created and recreated within specific contexts. Contexts are imbued with "social ties and relationships" (1996, p. 121) which shape beliefs, values and norms. In this view, social ties and relationship are also *resources* which can be enabling and constraining. Moreover, for Duncan and Edwards such ties and relationships are grounded in particular places, such as neighbourhoods or localities pointing to the significance of '*place*' in shaping people's actions. A further dimension of their research is the focus upon social groupings - what Gabe and Thorogood would refer to as 'structural position' - and the way this frames the decisions lone mothers make in relation to welfare and employment.

Theorising Social Action: A Conclusion

The three studies reviewed in the previous section highlight the intricate relationship between structure and agency. All, to varying degrees, made use of the 'mediating concepts' which have been the subject of this chapter: Gabe and Thorogood's work utilised the concept of resources; Oliker also employed the notion of resources and as well as the way in which these were moulded by 'place'; and Duncan and Edwards' research, casting their sociological net much wider, used the concepts of discourse, identities, norms, and place. These studies, then, diversely illuminate the significance of these concepts for an 'adequate' theory of social action.

This chapter has been concerned to provide a review and an assessment of sociological theory about the nature and ‘determinants’ of social action. It began with a brief overview of the ‘master narratives’ that informed early thinking in this field, moving on to a critical review of Giddens’ theory of structuration. It was argued that whilst structuration theory provides a convincing account of the dynamic and iterative relationship between structure and agency, Giddens’ notion of rule-resource sets represents only a partial unravelling of the intricate relationship between society and the individual. To complete this unravelling, the chapter moved to build upon, and extend, the work of Williams and Popay on ‘mediating concepts’. The chapter clarified the boundaries between concepts that appear to be speaking to the same ideas and to highlight additional, but relatively neglected concepts, that also have potential to contribute to a more adequate theory of social action. The final section of the chapter used three empirical case-studies to explore the relationships between these mediating concepts.

To varying degrees these three studies make use of the mediating concepts reviewed in this chapter. Gabe and Thorogood (1986) provide an important elaboration of the concept of resource and a fine-grained description of the way in which resources and social action connect. Oliker’s study (1995) further extends our understanding of the salience of resources for social action but moves beyond Gabe and Thorogood in illuminating the complex and critical role of place as shaping influence upon the nature and availability of resources. From the perspective of this chapter, the study of lone mothers’ employment decisions by Duncan and Edwards is particularly important. It engages with all of the concepts discussed but more importantly it begins to reveal the dynamic connections between the conceptual domains that constitute the structure/agency relationship: resources, normative guidelines, discourses and public narratives, knowledgeability and identity, place and time. It therefore provides an important example of an empirical study that engages with recent developments in sociological theory around social action. To this end, their research - along with the other studies and theories which have been reviewed in this chapter - provides a useful template for research which seeks to understand the basis of social action. Four of these concepts - discourses, resources, normative guidelines, and identity, and an acknowledgement that these concepts need to be more carefully located

within the changing contexts of time and place - will be examined empirically in later chapters.

The next chapter moves on to consider the social action that forms the substantive focus for the research reported on in this thesis - benefit fraud. This chapter has two main aims. First, to explore the 'nature' of benefit fraud and secondly to consider how social research has sought to 'explain' this particular form of 'social action'. In doing this, the chapter is particularly concerned with the extent to which the developments in social theory as considered in this chapter have informed existing benefit fraud research.

Chapter 3

Defining and Explaining Benefit Fraud: A Critical Literature Review

Introduction

The previous chapter focused on examining some of the ways in which theorists and researchers have sought to explain, conceptually, why people act in the way they do. Drawing particularly, but nonetheless critically, upon Anthony Giddens' theory of structuration (1984), chapter 2 identified several key concepts which, taken together, offer a useful model for exploring the basis of social action. In this thesis, benefit fraud is understood as a form of social action, the 'product' of the complicated relationship between fluid yet shaping social structures and individual agency. Within this context, this chapter critically examines the key studies on benefit fraud in order to locate the empirical research reported in later chapters.

Whilst the main body of the chapter reviews the existing research on benefit fraud, drawing out the central themes which dominate such studies, the chapter begins by defining benefit fraud and examining the official estimates on the extent of fraudulent activity within the social security system in the UK. The following section begins to explore the growing body of empirical research on why people commit fraud, identifying three over-arching themes within this literature: first, fraud as a response to the social security system; second, a widening of the structural context within which fraud occurs; and third, exploring agency within structure through researching fraud. In conclusion, the main themes will be summarised and the way in which these themes connect to this doctoral research will be outlined.

Benefit Fraud: An Introduction

“Whether benefit fraud is a problem depends upon your point of view”
(Dean and Melrose, 1997, p. 116)

Clearly, the government and certain political figures think so. Benefit fraud has managed to dominate the political centre-stage for some time. In recent years there has been an explicit

attempt by successive governments to clamp down on fraud and, as Roy Sainsbury points out, “it has become a familiar media event for Government Ministers to trumpet the latest successes in the fight against benefit fraud” (1998, p. 2). Moreover, stories about benefit fraud are an enduring feature of the tabloid newspapers’ coverage of welfare and social policy (see Golding, 1999). Benefit fraud is, and continues to be, a subject for intense debate.

But what, specifically, is benefit fraud? The next section outlines the official definitions of benefit fraud, highlighting the different kinds of fraud which can be committed. It then moves to consider the official statistics on fraud, critically discussing the most recent figures on the extent of fraudulent activity within the system.

Defining Benefit Fraud / The Official Construction of Fraud

In order to qualify legitimately for the majority of social security benefits in the UK, an individual must make an honest declaration about their personal circumstances. Benefit fraud occurs when a claimant *knowingly* withholds or fabricates information about their circumstances which may affect and possibly invalidate their entitlement to particular benefits. When a person first submits a claim for benefit - and when they take their order book or GIRO to the Post Office to be cashed - they are formally required to make a signed declaration that the information they gave about their circumstances is accurate and, after their initial claim, unchanged. Until the recent implementation of the Social Security Administration (Fraud) Act 1997 (SSAF), benefit fraud only took place when a claimant signed their order book or GIRO knowing that the information they had given regarding their situation was inaccurate or had changed. McKeever (1999) identified the grounds upon which a claimant could be prosecuted for benefit fraud:

“...claimants can be prosecuted if they are shown to have made a statement or representation which they know to be false, or if they have produced or have knowingly caused or allowed to be produced any documentation or information which they know to be false for the purpose of obtaining benefit for themselves” (p. 261)

The introduction of SSAF, however, gave birth to two new offences: dishonesty in making a false statement, and the failure to declare a change in circumstances *without reasonable excuse*. Now, benefit fraud is seen to have occurred the moment a claimant fails to inform their local social security office about any changes in their personal circumstances. As Jones and Novak (1999) argue:

“Changes of circumstance affect many people’s lives, but for claimants the death of a dependent child, the beginning of a new relationship, or the frequent changes in the number of hours worked that are now common in the ‘flexible’ labour market are matters which, if unreported, are grounds for criminal prosecution” (p. 98)

As shall be discussed below, certain types of benefit fraud can also involve theft or forgery and can be prosecuted as such. However, McKeever (1999) points out that it is more likely that prosecutions for benefit fraud are brought under social security legislation “since this is comparatively cheaper than prosecuting under the criminal law” (p. 261).

Different Types of Benefit Fraud

In a joint project by the then Department for Social Security (DSS) and the Policy Studies Institute (PSI) on the role of penalties in deterring benefit fraud, Rowlingson and her colleagues (1997) noted that:

“Social security fraud is extremely diverse. It may be committed by individuals on their own or by organised gangs; it may be committed by claimants or by staff within the Benefits Agency; it may involve the collusion of employers or landlords with claimants; it may involve different activities such as working and claiming or ‘living together as husband and wife’; it may involve different social security benefits; it may occur on very different levels, from occasionally earning slightly more than is permitted to working in a regular full-time job while illegally claiming benefit; and it may occur at the initial point of a claim where someone misrepresents their circumstances or at some point during a claim when someone fails to declare a change in circumstances” (p. 16)

There are a vast array of benefit fraud techniques (Cook, 1989) that people employ to defraud the social security system. The most recent Department of Work and Pensions (DWP) report on the level of fraudulent activity within the benefits system identified eleven different kinds of fraud (DWP, 2002). The Benefits Agency (1994) recognise four over-

arching categories of fraud: (1) misrepresentation of financial circumstances; (2) misrepresentation of household circumstances; (3) false identity; and (4) insecure payments.

(1) Misrepresentation of financial circumstances

As noted at the beginning of this chapter, for an individual to qualify legitimately for benefits they have to fully inform the authorities about any earnings they receive or any assets they possess. Any claimant who fails to declare their income or assets, or who knowingly underestimates the level of their income and assets, is engaging in benefit fraud.

Claimants can earn whilst in receipt of benefit but there is a limit - known as 'the earnings disregard' - on what they can earn before earnings are deducted, pound for pound, from their benefit. The earnings disregard varies for claimants receiving different benefits. For example, a single person claiming Job Seekers Allowance (JSA) can earn £5 per week before benefit is affected, whilst a lone parent claiming Income Support (IS) can earn £20 per week before their benefit is recalculated (personal communication, July 2 2002, Benefit Inquiry Line, 0800 882 200). Working whilst claiming is perceived to be the most common form of fraudulent activity (Rowlingson, et al., 1997).

Another type of fraud within this category is the failure to declare savings or assets or misrepresenting their true value. Savings over £8000 would normally mean a person would be ineligible for IS. Also, and this is a particular issue for lone parents, the failure to declare maintenance payments from fathers, however small and irregular, constitutes fraud within this category.

(2) Misrepresentation of household circumstances

The second category covers situations where the claimant omits or distorts details about their partner and/or their children. The most common fraud within this category is the non-disclosure of cohabitation or, as it is also known, 'living together as husband and wife' (LTHW) cases. This is a particular concern for single mothers since, as Cook points out, it involves issues "which arise from the assumptions made by the DHSS (sic.)

concerning...relationships” (p. 79). Where a man and a woman live together in the same house, benefit officials may assume that they are LTHW after gaining evidence about the existence of a sexual relationship, the views of family and neighbours on the seriousness of the relationship, the sharing of financial responsibilities for the home, and sometimes the parenthood of the same child (Rowlingson, et al, 1997). The existence of such a relationship needs to be declared and this will affect benefit entitlement as those involved will no longer claim as individuals but as a couple. Cohabitation fraud, however, seems problematic and grey areas surround its definition. For instance, there are couples who have a more relaxed or informal relationship where there is little sharing of financial resources but who may be forced to either become a more serious couple or to withdraw from the relationship for fear of reductions in their benefit. Also, there is a loud silence from the benefits authorities about the existence of same-sex relationships and the implications this has for benefit entitlement. In one of their recent guides to benefits and tax credits for “the sick or disabled”, the Benefits Agency (2001) implicitly reveals the difficulty it has with acknowledging the existence of such relationships: “we use partner to mean a person you are married to or a person you are living with as if you are married to them” (p. 4). Same-sex couples who continue to claim individually because they do not perceive themselves to be “married” to their partner are, technically speaking, committing benefit fraud. Cohabitation fraud, more than any other fraudulent strategy, “demonstrates the capacity of the Welfare State to police the private arena of a claimant’s life and personal relationships under the veil of the prevention of fraud and abuse” (Cook, 1989, p. 81).

Another type of fraud within the category of “misrepresentation of household circumstances” is Child Benefit (CB) fraud, where individuals claim for a child - under 16, or under 18 if in full-time education - even though they do not exist or no longer reside within the family unit. Also included in this category is fictitious desertion, where a “wife denies knowledge of her husband’s whereabouts although he is in fact living with her, or his temporary absence has been arranged to enable her to claim benefit” (Lynes, 1985, p. 212, quoted in Cook, 1989, p. 79).

(3) False identity

The third category of fraud is where an individual submits a claim for benefit on the basis of a 'borrowed' identity or, in some cases, a fabricated identity. Such frauds are usually highly organised and typically capture the media's attention:

“A team of conmen helped themselves to £250,000 in benefits after stealing the identities of missing people...[the gang] had scoured small ads in the newspaper *Loot*...[they] noted personal details relating to those being sought by their loved ones and used them to produce forged medical certificates which allowed him to claim DSS benefits. He boosted the benefits by claiming his 'identities' were HIV positive” (Daily Mail, 25.1.00)

Another case reported was that of a gang in South East London who used the identities of dead children to make false claims for benefit (Daily Mail, 25.1.00). It is also possible for the employees of the Benefits Agency to submit false claims for benefit. Such frauds are usually very complicated and require more sophisticated investigation, typically by the specialist fraud investigators at the Benefits Agency Investigations Service (BASIS).

(4) Insecure payments

The final category of fraud refers to a wide range of frauds involving the adjustment, theft or forgery of the claimant's instrument of payment (IOP), such as their order book or, in some cases, their giro cheque. Frank Field (1995) talks about organised gangs who are engaging in two particularly lucrative activities within this category. First, stealing order books in bulk: “the most public side of this trade is the usually bleak announcement of a postal train robbery. Sacks of order books are what the gangs are usually after” (p. 93); and second, the buying of order books from claimants which “then re-enter circulation under new covers and are cashed by part of a very wide gang network at post offices in other parts of the country. The claimant who sold his or her order book then reports its 'loss' to the DSS. A new one is issued shortly afterwards” (p. 93). A more typical example of this fraud, without the presence of organised gangs, is where a claimant reports a Giro as missing, receives a replacement in the post but cashes both cheques. Such activity is clearly fraud but there are other examples which are not as clear-cut. During the course of the fieldwork reported in this thesis, there were two very similar incidents which, officially, would be

defined as fraudulent. After the violent death of her husband who, at the time, claimed benefits on behalf of his family, one woman was left with a benefits book which required her husband's signature before she could receive her family's money. She was told by her local social security office that she should forge her husband's signature since there would be a delay of about 2 weeks before her claim would be reassessed (since she now would claim as a widow with dependent children) and her new benefit order book sent out. Despite the grief, that is what she did. Technically, this constitutes fraud, albeit with the collusion or encouragement of benefits staff. In another case a woman's partner was admitted to hospital without warning over the weekend. He claimed for the household and it was, again, his signature that was needed to obtain the benefit. Without access to transport, the woman forged his signature for three weeks until he returned. Both these cases are clear examples of women engaging in forgery to access benefits which, officially speaking, are not theirs to acquire. The situations these two women were in are the important contexts through which to understand their fraudulent action.

Through describing the various types of benefit fraud that can be committed, this section has highlighted the problems with official definitions of fraud. Clearly, there are grey areas surrounding the issue of fraud, particularly in cohabitation cases and, more surprisingly, in the 'forgery' of IOPs. If official definitions of fraud are problematic, then statistics about the extent of fraudulent activity are likely to be affected. Moreover, there are specific issues raised by the ways in which levels of fraud are calculated and presented.

Measuring Benefit Fraud

As with all attempts to measure the extent of criminal activity, methods to assess the level of benefit fraud within the system are notoriously problematic. Until the mid-1990s, official estimates of benefit fraud lacked scientific rigour, reflecting the guesswork of departmental officials or specially created committees (see, for example, Committee on Abuse of Social Security Benefits, 1973; Department of Employment/Department of Health and Social Security, 1981). From 1994 however, the then DSS¹ launched a series of National Benefit

¹ Renamed the Department of Work and Pensions (DWP) from June 2001.

Reviews (NBRs) which sought to take a snap-shot of the level of fraud and error within specific benefits. Table 1 lists the results of these reviews.

Table 1: Results of NBRs from 1994-1995 to 1997-1998²

| Type of benefit | Date results announced | % of claims where fraud was confirmed or strongly suspected | Estimated loss due to fraud in £ millions |
|---|------------------------|---|---|
| Income Support (1 st Review) | July 1995 | 9.7 | 1,409 |
| Invalid Care Allowance | July 1996 | 6.5 | 37 |
| Disability Living Allowance | February 1997 | 12.2 | 499 |
| Income Support (2 nd Review) | July 1997 | 11.1 | 1,774 |
| Child Benefit | July 1998 | 5.4 | 184 |
| Job Seekers Allowance (contributory) | October 1998 | 9.3 | 47 |

The results of the NBRs were based upon reviews carried out on a random sample of customers claiming the particular benefit under examination. Claimants were then visited at home, unannounced, by fraud investigators and subjected to a detailed interview about their personal circumstances. The individual's claim was then thoroughly examined and classified as either correct, customer/official error, confirmed fraud and, more dubiously, suspected fraud. The category of suspected fraud was divided into 'strong' and 'mild' suspicion, though in both cases there was insufficient proof of fraudulent activity.

² Adapted from the Report of Comptroller and Auditor General (2000).

Nonetheless, cases classified as ‘strong’ suspicion of fraud were included with the confirmed cases. The implications of this method of calculation are clear:

“Using this method, the public were told as *statement of fact* that, for example, 9.7 per cent of income support cases were fraudulent in 1995 at a cost of £1.4 billion, and that this had risen to 11.1 per cent in 1997, worth nearly £1.8 billion” (Sainsbury, 2001, p. 11, original emphasis)

In October 1997 however, a new way of measuring fraud was introduced. The Area Benefit Review (ABR) rolling programme aims to establish the extent of fraud and customer error in IS and JSA benefit payments only, across the BA’s thirteen Area Directorates (ADs). The ABR methodology is very similar to that employed by the NBRs, though the ABRs, as its name suggests, focuses upon the level of fraud within particular areas. On a monthly basis, 5 district offices within a particular AD are randomly chosen. From each of the five offices, 10 claimants are then selected, again randomly, from each of the four ‘customer groups’. There are three IS customer groups (lone parents, pensioners, and disabled/others) as well as the JSA cases (which involves a random sample of JSA (Incapacity Benefit) and JSA (Contributory) claims). This process generates 40 cases within each office per month - consequently, a total of 200 cases within each AD are reviewed each month. Once the sampling process is complete, the reviews begin:

“Review Officers (ROs) perform clerical checks on these cases and then visit the benefit customers (normally without prior notice) to interview them. Following this, the ROs check that benefit payments match the entitlement and record instances of customer error, fraud, official error or suspicion of fraud. The results of case reviews are checked at AD level and a proportion again checked centrally to ensure consistency” (DWP, 2002, p. 1)

Importantly, the ABRs report separately on fraud, customer error and official error³ although, as the quote above illustrates, they still work with a ‘suspicion of fraud’ category which may serve to inflate the level of fraud arrived at by the ABRs. The ABRs provide estimates about the level of fraud and error in each AD, as well as estimates for the amount of money overpaid (and underpaid) due to different types of fraud. The ABRs also provide

³ In fact, official error is measured by the Quality Support Team, but the results are included in the ABR reports.

estimations on the level of fraud being committed by different 'customer groups' within the IS and JSA population. This enables a more complex - though still estimated - picture of benefit fraud to be constructed.

According to the latest results⁴ of the ABR from April 2000 - March 2001, 5.4% of all IS claims are fraudulent, compared to 8.6% of all JSA claims, worth £561 million and £193 million respectively. 9.5% of all lone parents claiming IS are committing fraud, compared to 2% of IS pensioners. On average, "one in 11 lone parents is fraudulent, with £1 out of every £15 paid to them being claimed fraudulently" (p. 18).

Four main types of fraud, and their perpetrators, were detected: (1) fraud by IS lone parent, IS disabled/other and JSA claimants due to full-time earnings; (2) fraud by JSA, IS lone parent and IS disabled/other claimants due to undeclared cohabitation; (3) fraud and error by IS pensioner claimants because of incorrect declarations about capital; and (4) fraud by JSA and IS lone parent claimants because of incorrect address. Table 2 shows the estimated amount of money lost due to the main types of fraud by the four customer groups.

Table 2: Estimates for Amount of Money Lost Due to the Main Types of Benefit Fraud⁵

| Type of fraud | IS Disabled | IS Lone Parent | IS Pensioners | JSA |
|------------------|-------------|----------------|---------------|--------------|
| F/T Earnings | £36m | £67m | £4m | £106m |
| P/T Earnings | £3m | £13m | £1m | £9m |
| Partner Earnings | £9m | None | £1m | £10m |
| Capital | £9m | £4m | £23m | £10m |
| Dependants | £13m | £13m | £1m | £2m |

⁴ All the statistics listed in this section are taken from DWP (2002).

⁵ Adapted from DWP (2002: 32), with the most prominent figures are highlighted

| | | | | |
|---------------|-------------|--------------|-------------|------|
| LTHW | £19m | £145m | £1m | £17m |
| False Address | £32m | £18m | £10m | £18m |
| Living Abroad | £9m | £6m | £28m | £3m |

There is some significant variation in the estimated level of fraud and error across the different ADs. The national average for fraud and customer error in IS claims is 13.2%. However, the East of Scotland (AD13), for example, have fraud or customer error in 8.9% of all IS claims, compared to 16.8% within London South (AD3). The national average for fraud and customer error in all JSA claims is 10.5%, though Anglia and East London (AD1) record 15.3% and the West Country (AD4) 6.4%. These notable disparities are left unexplained by the ABRs. This is unfortunate since the opportunity exists to examine and celebrate good practice by particular ADs.

However, the ABRs are still presenting data on the level of fraud and error which are *estimates* and as such, the reviews can only speculate upon the level of fraudulent activity within the system. Worryingly, these figures can be used to inform social policy and particularly welfare reform. As Cook warns (1997), this may mean that statistics on the extent of fraud could be used to “justify both cuts in benefits for, and the increased policing of, those groups who constitute the new undeserving poor” (p. 21). A wider point is that the focus on fraud, reflected in the high-profile announcements which accompany the release of the results from the ABRs, serves to deter the legitimate take-up of benefits by bona fide claimants with genuine needs (Smith, 1985; Rowlingson and Whyley, 1998; Cook, 1997; Sainsbury, 2001).

With the exception of the joint DSS/PSI project by Rowlingson and colleagues (1997) and Lord Grabiner’s report on the informal economy (2000), official concern with benefit fraud has tended to be dominated by attempts to measure the level of this activity, rather than to explain it. This task has been left largely to academic researchers, typically, but not exclusively, within the social policy domain. However, as shall be discussed below, social

policy research has tended to be fearful of even acknowledging the existence of benefit fraud, never mind explaining it.

Researching Fraud: A Social Policy Taboo?

Social policy researchers have been particularly reluctant to research the fraudulent activities of the poor. Jordan and Redley (1994) have argued that there is a strong taboo on researching the actual behaviour of people living in poverty. Similarly, Leonard (1998) makes the point that there are very few credible studies of benefit fraud. Methodological difficulties are an issue here, particularly given the criminal nature of this activity (see Chapter 4). More significantly, however, are the political issues that arise from researching the 'criminal' behaviour of people on low-incomes. To some extent, academics are caught between a rock and a hard place on this issue. Ignoring the fraudulent action of people reliant on welfare allows "neo-conservative views on dependency, fraud and crime...to fill a social scientific vacuum, and exert a disproportionate and distorting influence on policy (Jordan, 1998, p. 204). However, acknowledging such activity within research could lead to such findings being "easily...pounced upon, taken out of context, and used rather irresponsibly in political debates about 'dependence', 'demoralisation' and the 'underclass'" (Jordan, et al., 1992, p. 2).

The shaping influence of this 'taboo' within social research is evident in the literature on benefit fraud. Whilst some researchers have steered clear of these areas, as will be discussed below, others have addressed it. However, there has been an enduring tendency to focus upon fraudulent behaviour within the over-arching framework of the constraining influence of social structures and, until recently, leading to a neglect of human agency (see Mann, 1986; Lister, 1996; and Deacon and Mann, 1998). The political importance of addressing fraud head on within research has been highlighted by Robert MacDonald (1994) who argues that it has the potential to "challenge ideological attacks upon the 'something for nothing society', the 'dependency culture', the 'welfare underclass' or whichever unpleasant label is current favourite" (p. 507). However, the need to do this within a framework that gives adequate weight to agency and structure is equally important

for understanding and for policy. As the next section illustrates, benefit fraud research is beginning to address this imperative but there remain critical gaps in our knowledge.

Researching Fraud: ‘Old’ and ‘New’ Research Paradigms?

One of the more recent debates within social policy generally has been the extent to which welfare research has experienced a paradigm shift. Initiated by Titterton (1992), and explored more critically by Williams, Popay and Oakley (1999), the debate centres on the extent to which ‘old’ ways of conceptualising welfare relations are redundant and that ‘new’ ways need to be adopted. For Titterton, the ‘old’ welfare research paradigm tended to understand the individual as a passive recipient of state welfare. It acknowledged that “individuals may have (and pose) problems but [it] could show how these were (almost) always socially produced and how appropriate social reforms could resolve them” (Groves and Mann, 2000, p. 2). Research within this paradigm rarely focused on the active strategies people who experienced poverty, homelessness or ill-health, may have used in response to such problems. Within this context, as Bryant (1995) notes on structural accounts in sociology, the individual is “always determined never determining” (p. 63).

For Titterton, a ‘new’ paradigm for welfare research would correct these tendencies, stressing the “capacity of people to be creative, reflexive human beings, that is, to be active agents in shaping their lives, experiencing, acting upon and reconstituting the outcomes of welfare policies in variable ways” (Williams, Popay and Oakley, 1999, p. 2). Moreover, he suggested that welfare research needed to focus on welfare subjects who did this successfully, to study the “resilience and resistance of the ‘invulnerables’” (Williams, Popay and Oakley, 1999, p. 10) as opposed to the “vulnerable groupings with which the study of social welfare typically concerns itself” (Titterton, 1992, p. 2, quoted in Williams, Popay and Oakley, 1999, p. 9).

To some extent, aspects of this shift - more conceptual than chronological - have been reflected in academic research about benefit fraud. At the most general level, this ‘shift’ can be seen in the move from an understanding of people who commit fraud as passive victims of an unfair but all-powerful social security system, to an appreciation of the ‘fraudster’ as

an active subject engaging in dynamic, albeit criminal, ways with the benefits system *as well as* the wider social and economic context in which she lives. However, this shift is not clear when focusing on the *particular* issues and findings raised by research on benefit fraud. Put simply, the idea that there are two distinct paradigms operating in welfare research does not fit. The picture, as ever, is more complicated than that: research which embraces themes from the 'new' paradigm rarely ignores the 'old' structural concerns, and research which reflects 'old' paradigm arguments may, at times, speak to 'newer' themes. What the exploration of fraud research reveals more clearly is a hybrid of the paradigms, rather than a flowing shift from 'old' to 'new'. Furthermore, new theoretical developments emerging from the more general field of social science are being adopted within social policy, generating welfare research which is more theory-driven (see, for example, Taylor, 1998; and Hoggett, 2001). Mixing all the elements of the 'two' paradigms with the varied theoretical developments taking place may be a more fruitful exercise. Acknowledging the importance of the 'new', Williams, Popay and Oakley point out, "we cannot afford to lose sight of 'old' welfare research concerns with the broader patterns of inequality and the structural constraints limiting people's opportunities and choices" (1999, pp. 2-3).

In terms of benefit fraud research, it is difficult to argue that there has been a definitive paradigm shift from 'old' to 'new'. Rather, research on benefit fraud has gradually - though not linearly - begun to develop more sophisticated models for understanding fraudulent action. There are three over-arching themes within this literature: firstly, fraud as a response to the social security system; secondly, the role of the labour market and 'place' in explaining fraud; and thirdly, the way research on fraud has allowed for an exploration of agency within structure. Within each of these themes there have been significant developments and an increasing complexity in the explanations offered for why people commit fraud. Still, there are important gaps within the research.

Fraud as a Response to the Social Security System

The most prominent theme arising from this review of the literature is the way in which fraud is understood to be a response to the particular workings of the social security system. This theme is consistent throughout the empirical research, but the way in which the system

is understood to impact a person's decision to commit fraud varies, from a simple 'cause and effect' relationship, to a more sophisticated model of why people act in the way they do. It is possible to identify three strands within this theme: first, the inadequacy of benefit levels; second, the rules and regulations of the benefits system; and third, the attitudes of officials and the stigma of claiming more generally.

Fraud as a response to inadequate benefit levels

Throughout the empirical research on benefit fraud, respondents constantly discuss the inadequacy of benefits to cover individual and household needs. Rowlingson and colleagues (1997) noted that "if benefit levels are thought to be inadequate, claimants may feel justified in earning extra money 'on the side'" (p. 33). To some extent, much of the research seeking to explain fraud does so with direct reference to low benefit levels. However some research, as will be discussed below, did this through constructing the fraudulent individual as having no choice, who was responding to the low benefit levels not in an active way but more as a knee-jerk reaction to the situation they were in. Typically, research which constructs fraud in this way highlights the ways in which claimants were 'forced' to commit fraud and were 'trapped' by the low benefits they were 'compelled' to live on. However, more recent studies have sought to generate more sensitive ways of understanding the role of inadequate benefits in decisions to commit fraud.

In 'Rich Law, Poor Law', Dee Cook (1989) sets out her thesis which explores the different responses from society, the mass media, politicians, government departments and the courts to tax and, as it was then, supplementary benefit fraud. As part of this wider project, Cook interviewed several people who had been convicted of benefit fraud, focusing on the ways in which they justified their fraudulent action. The first justification she identifies is 'fiddling for necessities' where respondents talked about the inadequacy of supplementary benefit levels in meeting needs and particularly the needs of their families. Interviewees justified their fraud with reference to poverty: "In their disadvantaged situation (often with rent arrears, fuel debts and crippling 'club' payments) they responded by 'working on the side'" (p. 90). Within this context, low benefits are seen to compel some claimants to commit fraud. Other research report similar findings. Evason and Woods (1995), in seeking

to explain why some people in Northern Ireland were working whilst claiming, stressed the role of insufficient benefits. Individuals and families were:

“caught in a complex web from which there seemed little prospect of escape and in which ‘doing the double’ was viewed as one of the few options available for securing real additions to resources” (p. 44).

Moreover, their research suggests that inadequate benefit levels have “an almost paralysing effect” on some claimants, operating as a major “obstacle” to securing declared work (p. 47). Similarly, Bradshaw and Holmes study (1989) of the living standards of 67 families on benefit, talks about life on benefit as one of “constant restriction” (p. 138) despite a minority of families (ten) having undeclared earnings from the informal economy. In a similar vein, Kempson, Bryson and Rowlingson (1994) argue that of the respondents in their research who admitted to engaging in undeclared work, “most of them felt driven to do so in order to reduce their financial difficulties” (p. 41).

Within the research noted above, there is an attempt to render intelligible the fraudulent actions of claimants. However, those accounts tend to do this through denying the agency of the fraudster. These accounts understand the fraudulent claimant as responding solely to the low levels of benefit the all-powerful social security system dispenses. These accounts imply a simple ‘cause and effect’ model of behaviour - a model which is unable to comprehend the subtleties of why people choose particular courses of action over others. These accounts uncritically embrace the idea of motivation being about economic rationality (see Taylor-Gooby (1998) and Carling, Duncan and Edwards (2002) for a critical discussion of this idea). More recent research has sought to provide more sophisticated understandings of the impact of low benefits on a person’s decision to engage in fraudulent action. This research does not deny the inadequacy of benefit rates but seeks to place it within a wider context to illuminate the meanings of ‘low benefits’ for people who engage in benefit fraud.

Some of the most recent research on benefit fraud has been the work by Hartley Dean and Margaret Melrose, based at the University of Luton, and their empirical “study of the attitudes and motivations of people engaged in individual benefit fraud” (1996, p. 3). Of

particular significance for this discussion are their findings about economic necessity and fraud. Of the 35 respondents interviewed, 27 respondents felt that this was the central reason for their fraudulent action. All respondents were of the opinion that the benefits they received did not meet their financial needs and obligations and this echoes the earlier findings examined above. Dean and Melrose generated a discourse analysis of their respondents' justifications for fraud and this permits a more considerate inquiry into the way in which benefit levels may explain fraud. Economic necessity was mainly constructed through the discourse of deprivation and hardship, notably through such comments as "I can't manage on the money'...or 'it's not fun living on the breadline'" (1996, p. 9). However, it was also exposed through a discourse of materialism and consumption with one respondent declaring "social security was going to give me enough money to survive...survival meant looking shabby" (1996, p. 9). This allows for an understanding of fraud which is much more sensitive to the way claimants experience the realities of low benefits: it is not that low benefits 'cause' fraud, but that the experience of those benefit rates which, in this instance, serves to restrict consumption patterns, serves to shape or influence a person's decision to commit fraud. Other research similarly explores fraud not as a consequence of low benefit levels, but rather as a way to 'deal with' financial demands which are sometimes shaped by consumption patterns. Kathryn Edin (1991), in her study of the survival strategies of single mothers on welfare in America, makes a similar point. The respondents in her research stress the way in which their fraudulent action was a way of 'dealing with' the demands of a materialistic world. As one mother remarked:

"You know, we live in such a materialistic world. Our welfare babies have needs and wants too. They see other kids going to the circus, having toys and stuff like that. You gotta do what you gotta do to make your kid feel normal. There is no way you can deprive your child" (p. 470).

Dean and Melrose (1996, 1997) and Edin (1991) aside, it is not the case that the studies reviewed in this section which have explicitly and implicitly suggested that 'low benefits cause fraud' are wrong. Rather, it is that their conclusions are too simplistic and deny the active role of the claimant in choosing particular courses of action, albeit fraudulent, over others. The emphasis in these accounts is on the system and blame for fraud is attributed to the low benefit rates it provides for claimants. The research by Dean and Melrose (1996,

1997) and Edin (1991) has sought to readdress this imbalance, focusing on the ways in which inadequate benefits are only a part of the fraud jigsaw.

Fraud as a response to the rules and regulations of the benefits system

A second strand within this over-arching theme is the way in which fraud is understood to be a response to the rules and regulations of the social security system. Again, there are various ways in which this strand is presented within the literature. Some projects maintain that the operation of the benefits system ‘compels’ people not to declare changes in their circumstances, whilst others suggest, again, that the situation is more complex than this. At the most general level, however, Rowlingson and her colleagues make the point that “if certain rules cause difficulties, claimants may feel further justification for breaking those rules” (1997, p. 33).

In 1989, McLaughlin, Millar, and Cooke published the results of their study into the effects of social security benefits on the work-seeking activities of the long-term unemployed. Of the 110 people interviewed for the research, 8 admitted to working and claiming at some point in their lives. The structure and administration of the benefits system is singled out for criticism in their research. In particular, they point to the earnings disregard. For those in receipt of benefit, it is fixed and weekly but the reality of part-time, short-term and casual working is such that whilst in one week someone may have earned in excess of the amount allowed, “over a longer period their earnings have averaged out at less than this amount (for example, one man who had earned an average of £30 per job for decorating had only earned £45 in the last six months)” (p. 82). McLaughlin, Millar and Cooke’s research provides a detailed critique of the benefit system as it operated at that time, arguing that the workings of the benefit system served as a “major obstacle to participation in such work” (p. 83). Moreover, if they did engage in short-term, casual work the system operated as a barrier to declaring it to the benefit authorities. As they make vividly clear:

“What would appear to be the obvious (legal) alternative – that is, signing off when starting a short spell of work, and signing on again when it is over – is perceived both as risky and disruptive for the limited amount of extra income that such work would bring. Considerable time and anxiety has to be invested in ‘un-claiming’ some benefits, claiming new ones, and

then re-claiming old ones...delays in the processing of claims may mean periods when the household has neither earnings nor benefits. If the work is of a very limited duration (for example two to three days) then the investment of time and effort and the risk of a period with no money may quite simply be perceived as disproportionate to the amount of extra income the household would eventually end up with" (p. 83).

Within this research, the operation of the system, and particularly the earnings disregard, is viewed as driving the claimant to undeclared work. Other research projects have reported similar findings. More recently, Rowlingson and her colleagues reported that the earnings disregard was understood to be too low. Some respondents pointed to the amount of time it would take to fill out forms and/or reclaim if they declared their earnings, whilst others stressed the problems of delay that would occur if they did declare:

"For people with financial difficulties, the thought of going without a benefit cheque for even a day or two was enough to frighten them away from declaring any change in circumstances" (Rowlingson, et al., 1997, p. 64).

Another PSI study also argued that "the social security rules seemed to penalise people for taking on casual work" (Kempson, Bryson and Rowlingson, 1994, p. 45). For those research projects which have also looked at cohabitation fraud, the rules of the system are frequently referred to as 'causing' fraud. Cook, for instance, argues that the 'living together' rule actually "*creates* this category of fraud" (1989, p. 79, emphasis added).

Cook engages in a specific discussion of the "swings and roundabouts" nature of the benefits system, arguing that the problems and difficulties within the system can, in some cases, lead to fraud arising "as much from omission as commission" (p. 95). Cook illustrates the situation of one claimant, 'Anne', who had experienced difficulties in the way the system works. 'Anne' did not always declare the irregular maintenance payments she received from her husband. When she did declare it she experienced delays in receiving her benefit because of the time it took to reassess her claim. Anne explicitly justified her fraud with reference to 'swings and roundabouts' since "she felt any advantage gained through this fiddle had previously been earned through the disadvantages she suffered while on irregular payments" (p. 95).

The tendency within these projects has been to understand fraud simply in relation to the rules of the system, resulting in a 'unfair rules cause fraud' account. Again, within these accounts, the emphasis is on the system constructing explanations for fraud which deny the active ways in which claimants themselves may 'bend the rules' (Jordan, et al., 1992). The rules and regulations of the benefits system may be problematic for a number of claimants, but also the way in which claimants may 'play' with those rules needs to be included in an analysis of fraud.

Fraud as a response to the negative experience of claiming

The third and final strand within this over-arching theme focuses on the way in which benefit fraud is seen to be a response to the experience of claiming benefits more generally. Dee Cook (1989) is an advocate of this argument. She talks about "the nexus of mistrust and degradation" (p. 91 - 94), which refers to the feelings of worthlessness and inadequacy resulting from the process and experience of claiming benefits, and the perceived wariness of benefit officials. She points to the ways in which claimants had been "'mucked about'...[with] delayed giro's, lack of explanation of entitlement and intrusive interviews" (p. 93). Within this situation then, "feelings of degradation, mistrust and mutual hostility between claimants and DHSS (sic) staff...may make the commission of fraud more likely" (p. 93).

Others have similarly pointed to the way in which benefit fraud can be seen to be a response to claimants' negative experiences of the benefits system (Dean and Taylor-Gooby, 1992). In their research, Dean and Melrose (1996) found that some respondents were "reacting to the way they had been 'messed about' by the system" (p. 12). Pat Carlen (1988), talking about why the women in her research had engaged in wider criminal activity, stressed the negative experiences the women had had with the benefits system:

"the humiliations, delays and frustrations involved in getting DHSS (sic.) cheques owing to them were often uppermost in the minds of women explaining why, at certain times in their lives, law-breaking had been such an attractive option. 'Helping themselves' to what they wanted had given a tremendous boost of confidence (as well as an illusion of power)

to women who had become angry at, and embittered by, the indignities they had suffered as claimants” (p. 43)

The negative way in which some claimants experience the welfare system is seen as an important reason why they then avoid declaring a change in their circumstances. In highlighting the relationship between fraudulent action and a claimant’s perception of their treatment by the welfare system, the research noted above goes some way to recognising the agency of the claimant. Within this view, fraud does not occur merely because of the poor service claimants receive at the hands of the BA, but that having had this experience, or interpreting it in that way, serves to shape a person’s decision to commit (or continue to commit) benefit fraud.

Fraud as a response to the social security system: A summary

Any attempt to understand why people engage in benefit fraud needs to understand the claimant’s perception of, and experience with, the welfare system. The above section argued that within the existing literature there are three dimensions to the assertion that benefit fraud can be understood as a response to the social security system: (1) inadequate benefit levels; (2) complicated and unfair rules and regulations of the system; and (3) negative claiming experiences. All three are valid reasons why people commit benefit fraud. However, the ways in which claimants *actively* engage with inadequate benefit levels and complicated rules within a system which makes them feel embarrassed and worthless, is the important point. The experience of the welfare system does not singularly cause fraud - the basis of fraudulent action is more complicated than that. Moreover, as shall be explored in the next section, the wider social context within which fraudulent claimants live their lives impacts their decision to engage in benefit fraud.

Fraud, the Labour Market and ‘Place’: Widening the Structural Lens

The second over-arching theme emerging from the literature is the way in which some research has sought to widen the structural lens to incorporate the way in which the labour market and ‘place’ may impact upon the decision to commit fraud. Again, this has been addressed in several ways and it is possible to distinguish a delicate move from an understanding of fraud as a *product* of the interaction between the benefits system and the

labour market in a general sense, to a more sensitive recognition of the *localised* nature of the labour market and the equally shaping influence of ‘place’ on action (see also Duncan and Edwards, 1999).

The labour market

The vast majority of existing research on benefit fraud has been conducted with respondents who have engaged in undeclared working whilst claiming. In so doing, much research has focused on the role of the labour market in order to understand fraud and this has been done in a variety of ways. It has been well-documented that the labour market is demanding a workforce which is more flexible, reflected in the increases in part-time, casual, and short-term work. Much of the earlier research argued that there was a strong relationship between low-paid, irregular work and social security fraud (Harrison, 1983, TUC, 1983, cited in Cook, 1989, p. 74). This research, however, could be seen to be replicating the kind of failings that the simplistic ‘benefits system causes fraud’ approach was accused of: that fraud was an apathetic response to the system, or in this case, the general labour market system. Moreover, such research tended to deny the part played by the claimant in seeking to secure ‘off-the-books’ work, framing fraudulent action as a ‘passive’ response to constrained choices rather than an active negotiation of the “diverse policy landscapes they [welfare subjects] inhabit” (Williams, Popay and Oakley, 1999, p. 14).

More recent research, however, has sought to reveal the ways in which the labour market and the operation of the social security system are experienced on the local level and how this has a significant *shaping* impact upon someone’s decision to commit fraud. The emphasis in this research is on the ways in which people, typically with families, are active in “steering a course between the constraints of the labour market and the benefits system” (Jordan, et al., 1992, p. 43).

Madeleine Leonard’s (1998) research focused on the coping strategies of the long-term unemployed on a specific estate in West Belfast. Leonard couches her research within the ‘underclass’ debate. She argues that whilst Charles Murray and other advocates of the

'underclass' thesis believe that "the long-term unemployed [are] social outcasts residing in economically unproductive localities" (p. 43), her research suggested that such people were actively pursuing alternative economic strategies. In particular some, 49% of men and 27% of women in the sample (p. 51), were engaging in 'doing-the-double'. To some extent, Leonard misinterprets the central point in Murray's argument. Rather than suggesting that welfare claimants are inactive, Murray argues that they are *very active*, responding in economically rational ways to a welfare system which encourages crime and welfare dependency. Nonetheless, Leonard's research goes on to explain why people in Belfast were 'doing-the-double'. She notes that working whilst claiming was not a "highly profitable venture" since such activity was "characterised by insecurity and exploitative pay and working conditions" (p. 51). Rather, 'doing-the-double' was seen as the best option within the context of insufficient benefits, the fact that most work on offer was irregular, part-time, insecure, and low paid, and that the social security system itself operated in a way to penalise those who did declare their earnings by reducing the amount of benefit they received. As such:

"individuals were caught between a social security system which provided inadequate benefit levels to meet their household needs and a deregulated labour market which limited their chances of formal employment. Within this state of affairs, doing-the-double emerged as a *resourceful* response to an unrelenting situation" (p. 43, emphasis added).

Leonard paints a picture of claimants actively pursuing courses of action within a set of constraints. In this view, claimants who do fraud are not merely responding to the situation, rather they are actively engaging with it.

McDonald's study of 'fiddly work' in Cleveland (1994) also highlights the way in which people deal with the constraining nature of the local labour and the social security system. He uses the employment experiences of 'Scott', 'Stephen', 'Cath', 'Muriel' and 'Tommy' (pp. 514-518) to generate an analysis of 'fiddly work', and informal work more generally, located within the social and economic context people's daily lives. For example, 'Cath's' frank account of doing benefit fraud (p. 517), involves constant biographical reference to her past and present situation – the loss of her own small business leaving her with massive debt; the degrading 'kissagram' job she took to earn extra cash for her family, and then,

unfortunately, doing a kissagram on her Unemployment Benefit Officer; and being reported to the DSS because she was secretly living with her boyfriend. As MacDonald notes:

“As she [Cath] saw it, the benefit system was forcing her family into illicit activities and her experiences do not fit easily into the picture often painted of young, single mothers unscrupulously and immorally defrauding the state” (p. 517)

Similarly, ‘Scott’ and ‘Stephen’s’ experiences of ‘fiddly work’ (pp. 514-516) were portrayed through an examination of the ‘subcontracting culture’ in Cleveland. Casual and temporary work had become dominant in the area and it was increasingly difficult for people to find formal, long-term employment: “They were keen to have a proper job but this was seen as naïve and unrealistic: it was getting harder and harder to find any sort of legitimate, regular employment” (p. 516). The strength of MacDonald’s analysis lies in his insistence to present not just accounts of doing benefit fraud, but also the social context within which decisions to take on undeclared work are made. His analysis illustrates how individuals were negotiating the structural conditions - specifically employment conditions - in which they found themselves, and were attempting to pursue other courses of action. As MacDonald makes clear: “fiddly jobs in the swelling subcontracting culture...in Cleveland became part of some informants’ strategies for getting by” (p. 516).

Jordan’s research (1992) also provides important insights into the ways in which claimants were negotiating both the labour market and the social security system through their fraudulent action. For the low-income families interviewed in Exeter, their life was shaped by an increasingly fragmented and casualised labour market, particularly so for men, and a complicated and inefficient benefits system. However, the account does not present people as passive in this situation:

“Although many recognised the ‘vicious circle’ of the unemployment trap, caused by low wages, irregular work and pressure from benefits authorities, most were willing to ‘have a go’ at breaking out of this, either by taking whatever employment was available, or by doing undeclared work for cash, or both...[they were] far more active, resourceful and involved than the welfare-minded texts would suggest” (p. 39).

From labour market to 'place'

Some of the most exciting work from America is by Edin (1991), and later with Lein (1997), highlighting the way in which welfare fraud is shaped by 'place'. Their research involved 379 in-depth interviews with low-income single mothers across 4 U.S. cities. The focus of this research is on the survival strategies which both working mothers and welfare mothers rely upon to financially maintain their families. For all the mothers' this meant either working (reported work, unreported work or underground work) and/or receiving financial support (informally or formally) from 'absent fathers'. What is particularly interesting about this research is that it argues that the cities in which respondents live can explain the particular economic strategies low-income single mothers pursue. For the mothers on welfare, Edin and Lein point to the ways in which "the strength of the local labour market, city size, the character of the informal and underground economy and the practices of local child-support officials" (1997, p. 259) impacts the kinds of work and form of child support these women opt for. In particular the size of the city shaped the kinds of unreported work welfare-reliant mothers engaged in since:

"in large metropolitan areas like Chicago, recipients who worked at unreported jobs had little chance of being detected. In smaller urban areas, recipients who engaged in unreported work had difficulty hiding this work from their caseworkers or others in the community who might have reported them...In small cities...welfare recipients who wanted to combine welfare with covert work generally took less visible jobs in the informal sector (i.e. house-cleaning, baby-sitting or sewing)" (1997, p. 260).

Moreover, the workings of the city's informal and underground economies presented different opportunities to work for the welfare-reliant mothers. In large cities, for example, recipients had access to false social security cards so that they could work in the formal economy without detection. Whilst mothers in Chicago were inclined to do this, the mothers who lived in San Antonio rarely used them since "the labour market was so slack" (p. 260). Edin and Lein present a complex picture of the ways in which single mothers reliant on welfare sought to make ends meet, showing how their actions, in some cases their fraudulent actions, are enabled and constrained "by the social-structural characteristics of the cities in which they live" (p. 253).

Widening the structural lens: A summary

There is not a simple 'cause and effect' model for understanding why people commit fraud. Research which highlights the ways in which the social and economic contexts within which people live their lives can constrain as well as enable people to make decisions and act upon them has the potential to present a 'thicker' description of why people act in the way they do. Whilst work, welfare and locality are important for contextualising fraudulent action, there is another sphere which also shapes people's decision to commit fraud: the 'personal' sphere incorporating kinship, friendship, and community-based networks. Within this sphere, issues about commitments and responsibilities come to the fore and this inevitably brings issues about individual identity into the frame.

Developing Theory Through Fraud: Exploring Agency Within Structure

The final over-arching theme to emerge from the existing literature is the extent to which studies have attempted to explore fraud within an agency framework. There are a number of somewhat distinct approaches to this, all of which, to a greater or lesser extent, explore the relationship between human agency - fraud - and the wider social-structural context within which it occurs. The studies reviewed in this section vary in the extent to which they draw upon the sociological developments explored in the previous chapter. Nonetheless, all the studies go beyond explaining fraud as a response to the social security system or to the labour market - whilst these are seen as important contexts within which actors make decisions, the focus in these reports - more often implicit than explicit - is upon the ways in which agency is shaped (arguably produced) by two of the key concepts highlighted in chapter two: identity and, more covertly, normative guidelines.

Fraud: The family, roles and identity

Much of the more recent empirical research points to the way in which work, even illicit work in the informal economy, serves to provide claimants with a (stronger) sense of self-respect. For example, Leonard noted that 'doing-the-double' enabled respondents to "maintain self-respect by using their resourcefulness and enterprise...[and was] a way of

fulfilling family obligations” (1998, p. 51 – 52). In this view, fraud can be understood as a way to meet family responsibilities and, more importantly, as a way to maintain a particular identity in a familial context. As discussed in the earlier chapter, the concept of ‘identity’ has become increasingly popular in sociology and social policy, particularly in understanding why people act in the way they do (see Chapter 2; Duncan and Edwards, 1996; Somers, 1994). To some extent, and as the example cited above from Leonard, research on benefit fraud has begun to look at the ways in which people’s sense of self can be derived from what they do. Sixsmith (1999), exploring the experiences of men engaging in undeclared work, argues that “hidden economy working offers the men opportunities for reconstructing their sense of masculinity” (p. 273). As Williams and Popay (1999) point out, a focus on the way people construct their individual identities “may be important for understanding the strategies people adopt to protect and promote their own and others’ welfare” (p. 169). In other words, an exploration of identity is a window on to agency.

MacDonald’s study on ‘fiddly work’ in Cleveland was discussed in an earlier section, but some of his more perceptive insights about the meaning of fraudulent action require consideration in this section on exploring agency. McDonald implicitly explores the link between fiddly work and the way in which this enables a (re)construction, and in some cases, a maintenance of people’s sense of identity in spite of the collapse of the traditional avenues through which people used to negotiate their identities (i.e. full-time work). MacDonald tends to focus more upon men and undeclared work, although this inclination allows him to identify a link between the (re)construction of identities by working-class men and their fraudulent activities:

“the dole fiddler is presented as a ‘loveable rogue’, a ‘wheeler dealer’ and unemployed people are implied to be resourceful, ingenious and tough. It is a discourse full of bravado...presenting fiddly work as a prevalent, roughish survival strategy, allows people to preserve some sense of pride in themselves even when, in reality, many do find unemployment a crushing experience” (p. 523).

MacDonald’s analysis of the reasons why people - generally men - engage in benefit fraud, points towards issues surrounding the preservation, or perhaps the mutation, of one particular form of working-class, masculine identity. In a more recent article looking at

social exclusion and youth transitions, MacDonald makes a similar point drawing on the work of Robert Hollands (1995) and Ruggiero and South (1995) (cited in MacDonald, 1998, p. 171). Hollands argues that in contemporary post-industrial society, many working-class young people will not have access to conventional work identities and cultures and will have to build “cultures and identities away from the world of employment in the leisure sphere” (MacDonald, 1998, p. 171). At the same time though, Ruggiero and South propose that where legitimate employment opportunities are poor, it is possible to view “drug use and drug trading as work-like activities, likely to have appeal for young people” (MacDonald, 1998, p. 171). Such ‘alternative’ work histories may include “fiddly work, trade-like activities, illicit and licit work” (ibid.). These work histories then, one could argue, would be where people constructed their identities from. In this sense, the act of benefit fraud would be drawn upon to (re)construct individual identity. Whilst McDonald’s (1994) sample did include women (see discussion of ‘Cath’ above), his research rarely gets at the way in which women’s fraudulent action may (re)shape their gendered identity and vice versa. Nonetheless, McDonald’s research is a useful illustration of the ways in which (the maintenance of) individual identity may shape action.

In Jordan’s research, 12 respondents admitted to engaging in cash-work whilst in receipt of benefit (1992, p. 124). The research explains fraud with reference to the workings of the benefits system, debt, poverty and ‘extras’, and the nature of the labour market - essentially, the over-arching themes this chapter has said characterises the existing literature on benefit fraud. Whilst the specific ways in which the respondents legitimise their “rule-bending” (p. 3) is useful for what it reveals about the workings of the social structures actors are embedded in, Jordan and his colleagues attempt to take these findings further and place them in a wider sociological context. Their research unveils the ways in which the respondents themselves connect decisions they make in relation to work and benefits, which included decisions about taking on undeclared cash-work whilst in receipt of benefit, to their own understandings about the “expected roles of men and women (as husbands and wives), and the norms that are attached to these roles” (p. 84). Respondents linked their understandings about their familial identities, as husbands, wives, fathers and mothers, to

the explanations they offered for their decisions vis-à-vis benefits and employment. As Jordan and his colleagues make clear:

“In their descriptions of themselves as social actors, men and women justify their decisions (for example, to take or leave specific employments, or become self-employed, or remain unemployed) in terms of the roles we referred to in our initial analysis as ‘breadwinners’ and ‘caregivers’ respectively” (p. 84).

Within this understanding of what their role was, respondents used both “economic and moral rhetoric to legitimate their actions and display their adequacy in fulfilling the multiple demands of their roles” (p. 85). Their research provides a separate analysis of the men’s and women’s accounts.

Jordan and his colleagues identified the ‘breadwinner role’ as central to understanding why the men in the research made the decisions they did. The men, in talking about their work histories, implicitly explain their choices through drawing on some elements of what the researchers called the ‘breadwinner’ role, primarily working and providing financially for their families. In constructing themselves as workers and providers, the men draw on this construction to justify their choices. Moreover, their accounts are implicitly moral, as Jordan and his colleagues point out: “interviewees describe themselves as making choices which are legitimated by reference to one part of the breadwinner role (either work or provider) in an attempt to achieve ‘moral adequacy’” (pp. 86-87). The men tell stories about their experiences of employment and welfare in ways which position them discursively as morally adequate breadwinners. In this way, doing undeclared cash-work whilst claiming benefits can be legitimised economically, since such work provides income for the family, and morally, because in working, regardless of the nature of such work, the men are fulfilling the moral requirements of the breadwinner role. Within this context, poor labour market conditions and the administrative problems inherent in the benefits system are constructed within accounts as frustrating “the active worker who wants to be a successful breadwinner” (p. 125). The men’s own understandings about their role within their families is central to understanding the choices they make in relation to employment and welfare:

“Men’s construction of themselves as both workers and providers can be deployed in a number of ways: to legitimate the avoidance of certain kinds of available employment (as too badly paid); the practice of taking ‘cash jobs’ while claiming social security benefits; walking out of a job; or continuing with a monotonous, low-paid regular job” (p. 86).

For the women in the research, the ‘caregiver’ role is important for understanding their choices in relation to employment and welfare. ‘Caregiver’ refers to the way in which the women talked about their labour-market decisions “within a rhetoric of obligations to other family members, as wives and mothers, responsible for childcare and unpaid domestic work” (p. 134). There are three dimensions to the ‘caregiver’ role: meeting the needs, material and emotional, of their children; contributing financially to the household; and lastly, personal development. These elements do not sit comfortably with each other: “Women have to make their own decisions, and their own arrangements, balancing the different requirements of their role. The rhetoric of ‘fitting in’ describes this activity of deciding, arranging, negotiating and managing” (p. 135). Moreover, the extent to which the women *do* balance these elements reveals their “moral adequacy” (p. 135).

In positioning themselves as primarily caregivers, the women in the research give accounts of their employment and welfare decisions which stress their children’s needs and, on a more general level, their contribution to the family finances. Some of the women talk about doing cash work whilst in receipt of benefit, usually when their partners are experiencing temporary unemployment. Many of the women talk about the unfairness of the earnings disregard rules and the delays and difficulties they have experienced in claiming benefits in justifying their undeclared work. But in constructing themselves as ‘caregivers’ who seek to meet children’s needs and contribute to the family income, particularly in times of need, the women are able to legitimise their illicit earnings through these social and moral requirements of the ‘caregiver’ role.

The talk of ‘roles’ would, perhaps, be seen as problematic by many, particularly with its functionalist connotations. Implicitly however, Jordan’s research does talk to issues of identity, primarily within the context of the family, and the ways in which people’s understandings about their familial identity informs the explanations they give for their

actions (in this instance, their decisions about welfare and employment). Moreover, Jordan's research focuses on the moral dimensions of identity, looking at the ways in which men and women construct morally adequate accounts of their actions through drawing on shared understandings about the roles of men and women in families. This is very similar to Duncan and Edwards' work on gendered moral rationalities (1996, 1997, 1999) as discussed in Chapter 2, as well as Finch and Mason's (1993) work on moral identity in their study on family responsibilities.

Jordan's research only looked at the employment and welfare decisions of adults with children, and therefore it tells us little about the ways in which single people without children account for their action in relation to their identities, which may or may not be drawn from the family. Whilst Jordan's research is enticing, his discussion of 'roles' locks him into a restricted understanding of individual identity. Moreover, his discussion about the moral basis of identity only acknowledges that these are drawn from the family. There are 'moral identities' which exist independently from, or at least rely only partially on the family, such as the way in which people present themselves as 'good neighbours' or as 'good citizens'. Edin's (1991) work discussed earlier illustrates this point. She recognises that in engaging in undeclared working whilst claiming, single mothers were not only meeting the responsibilities of their understandings of what it meant to be a 'good mother', but their action was also conflicting with their understandings of what it meant to be a 'good citizen'. Within this account, understandings about individual identity are important for understanding (though not causing) the particular decisions and choices actors make.

Fraud: Morality and normative guidelines

Another way in which some studies on benefit fraud have - again, more implicitly than explicitly - explored agency is through considering the ways in which respondents morally account for their action. This was discussed in relation to Jordan's work above and, as Chapter 2 argued, the (re)construction and maintenance of individual identity is strongly linked to normative understandings of the proper way to act (Finch, 1989). The studies discussed in this section have - mainly unwittingly - uncovered the normative rules or

guidelines, specifically related to the pursuit of work and claiming of benefits, people engage with when deciding upon courses of action.

McDonald's research illustrates that the "vocabularies of motive" (1994, p. 519) offered by his respondents have moral dimensions: that is, MacDonald reveals the ways in which people, regardless of whether they have done fiddly jobs or not, talk about fraudulent action through drawing on normative understandings about family responsibilities and economic necessity. MacDonald found that:

"...even those involved in fiddly work are motivated by a quite conservative and traditional morality about the value of work and of supporting themselves and their families through their own enterprise" (p. 509).

So too did Jordan's study, and he argues that two central and conflicting discourses have preoccupied, and to some extent monopolised, the theoretical thinking about how people make decisions: the discourse of economic rationality, where "actors...are treated as seeking to maximise utility in the face of various kinds of constraints, by choosing according to a consistent set of preferences" (1992, p. 12); and the discourse of morality, where:

"actions of community, membership, and sharing are essential to the understandings of social units...and that concepts such as justice, equality and democracy...are...as necessary for the analysis of social phenomena as those of preference and self-interest" (1992, p. 12).

Empirically however, respondents tended to combine the economic and moral discourses in talking about why they decided upon a particular course of action, and particularly when explaining their fraudulent action:

"irregular workers are penalised for taking short-term employment because of a 2-3 week delay before receiving benefit when the job comes to an end. In one sense, therefore, they are responding 'rationally' to the constraints of a fragmented labour market and an overstretched, complex benefit system. Yet behind their accounts of doing undeclared cash jobs is an implicit or explicit appeal against the unfairness of the present benefits system. Furthermore, those who do such work distinguish between legitimate and illegitimate behaviour in this category" (p. 13).

In both MacDonald's and Jordan's research, they explore the ways in which claimants, through illustrating the moral basis of their action, then dissect that in order to legitimise their fraud. In MacDonald's research, a very clear morality operated in the accounts people offered for their action: "Fiddling, as a way of life, was wrong. People who had an alternative - who could be in legitimate employment but chose to continue claim benefits - were condemned" (p. 520). Jordan's research goes into this further, exploring the "moral standards" (p. 14) people work with when accounting for their fraud. His research suggests that people place limits on what is right and fair when engaging in undeclared cash work. For example, one of their respondents, Mr. Bow, talked about some roofing work he had been doing, cash in hand, with some travellers. He had stopped working for them however, over an incident in which an elderly woman was, as he saw it, massively overcharged for a job. As Mr. Bow explains:

"instead of charging her what I would have charged the elderly woman...20 quid to do it, they charged her 140 pound which I disagreed with...I just told them if they didn't give the money back to the woman I wouldn't work for them again and...I haven't...I don't agree with, you know, cheating elderly women. Which was wrong" (p. 14).

Doing undeclared work was not viewed as criminal by those involved in the research. Rather, engaging in such activity and earning money for the family, was seen as an alternative to crime (p. 241). A similar point has been made by Dean and Melrose in their research. Their respondents, in the main, did not acknowledge that engaging in fraud was deceitful or dishonest, and tended to compare their own individual fraud, which they thought was acceptable, to more serious, gang-led fraud which respondents deemed unacceptable. They argue that this indicates that "fiddlers generally impose their own moral limits or rules upon their fiddling...although such limits are not consistently drawn" (1997, p. 105).

Perhaps surprisingly, the strongest attempt to explore the "moral standards" (Jordan, 1992) people work with in legitimising their own, and others', fraudulent action, comes from the joint PSI/DSS study led by Rowlingson and her colleagues (1997). Whilst the reasons offered by those engaging in benefit fraud formed a major part of the research, the study

also sought to ascertain the views of all the respondents about benefit fraud. Importantly, this involved discussions about whether benefit fraud was acceptable, and if it was, under what conditions or circumstances was it. Although the research team do not explicitly talk about benefit fraud as a moral issue, since theoretical considerations are not the focus of their project, the study does provide an important starting point for, and a vivid insight into, a consideration of the moral 'factors' which exist when talking about benefit fraud. Nearly all the respondents, even those never engaging in fraudulent activity, offered a 'moral narrative' about fraud: an account which recognised that fraud was acceptable, thus fair and right, at particular times and in particular cases.

Generally, the respondents all acknowledged that being in receipt of benefits which they were not entitled to was illegal. What is interesting, however, is that the research uncovered an understanding of fraud, or at least of working whilst claiming, as "wrong but necessary in order to fulfil a more important priority such as safeguarding the living standards of children" (p. 39). Moreover, the research noted that respondents were reluctant to view benefit fraud as "deliberate criminality" (p. 39). Such comments were often made within the context of a shared understanding that doing benefit fraud was "often the lesser of two evils...people who were desperate for money might otherwise turn to crime if they could not make extra money on the side" (p. 39). Implicit in these acknowledgements are moral understandings about what is right and fair in relation to people's fraudulent action against the system.

Rowlingson and her colleagues argue that respondents worked within an 'illegal or criminal versus immoral' framework in their thoughts about fraud, since not all benefit fraud strategies "were considered criminal and some were considered morally acceptable" (p. 40). The research noted that respondents had a "very strong sense of the moral boundaries around benefit fraud" (p. 40) and went on to establish the "factors" which respondents worked with in their personal assessment of whether or not benefit fraud was acceptable:

"Judgements about benefit fraud depended on five factors: the perceived motivation behind the activity in terms of need or greed; the scale of the activity in terms of the amount of money involved; the regularity or

persistence of the activity; the degree of premeditation; and the degree to which other people might possibly suffer as a consequence” (p. 40).

Respondents worked with these factors in their judgements about what was legitimate benefit fraud. To illuminate this, the research then put forward six vignettes to all the respondents illustrating very different types of benefit fraud: working full-time whilst claiming; cohabitation fraud; irregular work for friends and neighbours whilst claiming; non-declaration of savings whilst claiming; the stealing of a giro; and fabricating a claim for benefit (p. 46). Respondents assessed the seriousness and legitimacy of each fraud in accordance with the factors identified above. Indeed, “there was a strong moral code about benefit fraud” (p. 53).

The research managed to probe the moral code which people draw upon when they are asked to justify or explain why they, or others, engage in benefit fraud. Since the sample included both those who had and had not committed fraud, the research is particularly interesting since it implicitly suggests that there is not a separate moral code or value system which ‘fraudsters’ have. This has significant implications for the ‘underclass’ debate and destabilises the theories advanced by some commentators that members of the ‘underclass’, however they are defined, work within an alternative value system to the mainstream of society. Moreover, the very fact that there does exist a moral code around benefit fraud, one which is also voiced by those engaged in fraudulent activity, challenges popular, media and political discourses which position the benefit fraudster as immoral. Whilst not a specific aim of their research, Rowlingson and her colleagues have unveiled some of the moral boundaries which people work within when discussing benefit fraud. Such research offers a starting point from which to further explore the moral considerations which people voice in explaining their fraudulent action. Rowlingson’s research revealed the ‘factors’ people used to assess the legitimacy of certain frauds. They did not pursue, however, the way those ‘factors’ were situated within or drawn from people’s wider normative guidelines. Their research has, however, provided a starting point from which to explore the links between moral judgements for fraud and the more general normative guidelines people work with and are worked by. Importantly, as Chapter 2 argued, such

guidelines are shaped by the discourses and public narratives that surround the individual - discourses around, for example, family, work, parenting.

Conclusion: Exploring Agency Within Structure

The above section has examined studies on benefit fraud which have - implicitly more than explicitly - attempted to understand agency. This involved much more than simply asking why people commit benefit fraud - issues around identity and the normative guidelines people work with and are worked by, are brought into the same explanatory frame in order to 'better' understand fraudulent action. The research reviewed in this section has, to varying degrees, begun to explore the complex and dynamic nature of the relationship between the narratives and practice of fraud - a development to be welcomed. The accounts people offer of their action - in this instance, their fraudulent action against the welfare system - reveal much more than just motivations. As chapter two argued, accounts also shed light upon the intricate relationship between - and the components of - agency and structure.

This chapter has critically reviewed the existing literature on benefit fraud, illustrating the way in which research has evolved - not necessarily chronologically - in this area. It has been suggested that there are three dominant themes within the body of research on fraud. First, much research has explained benefit fraud by concentrating upon the workings of the social security system. Second, some research has widened that focus to look at the ways in which labour markets - both regional and national - and 'place' more generally, create the opportunities for certain fraudulent practices. Finally, some studies have, to varying degrees, engaged in an implicit theorisation of the structure/agency relationship through fraud, concentrating on the ways in which identity and, more covertly, normative guidelines shape the decisions people take and choices they make.

All three themes are important for a proper, rounded understanding of the reasons why people engage in fraudulent activity. Within benefit fraud research specifically, and social policy more generally, there has been a strengthening of the theoretical basis to such studies. This is to be welcomed. Importantly, however, studies on benefit fraud would

benefit significantly from a more thorough engagement with the sociological literature on action. This is not to label studies which do not engage with sociology as invalid, but to suggest that the insights offered by sociology may allow for a greater understanding of the complex, intricate basis to social action - a basis which, within benefit fraud research at least, has only just begun to be explored. This thesis seeks to use benefit fraud as a window through which to explore the basis of social action.

Chapter 4

Researching Benefit Fraud

At some point in my teenage years, around 1992, my father's transport business went bust. My father's firm was not a corporate empire, far from it - it was a small, self-made business, but had provided a relatively decent income for the family. We had been living on a council estate for many years but as a family we still felt the decline in income that accompanies a move from wage- to benefit-dependency. I remember several 'bruisers' had been at our door, different ones every night for about a week, taking televisions, stereos and videos away. My mother told me the goods had been taken away to be repaired. During this time, my father continued to work leaving the house early in the morning and returning late at night. I have a vague memory of a neighbour coming to our house and having a 'quiet word' with my mother at the front door. After that, my parents told me to never say to any strangers that my father was working, but to tell them that he was decorating my grandma's house and that was why he left early and returned late at night. I don't remember anyone asking, but I do remember a car, parked up the road on our estate, with four uncomfortable-looking men in shirts and ties sat in it, there from 8a.m. till 5p.m. Mischievously, we used to kick footballs and throw stones at their car.

Introduction

With hindsight - and also confirmed by my mother in several nostalgic chats about the past - the woman who had had the 'quiet word' had forewarned my parents that they were being targeted by the 'fraud squad', or whatever its technical name was then. In true neighbourly fashion, someone on our estate had 'grassed' us up. The point of recounting this 'story' is to demonstrate that poverty, welfare dependency, benefit fraud and its surveillance were experienced early on in my life and continue to be a feature of my family's life. As I suggest later in this chapter, this aspect of my biography has strongly influenced the path my research interests have taken.

This chapter provides an account of the factors that have shaped the empirical research conducted for this thesis. It is divided into three sections. First, it discusses some of the key methodological issues and debates raised by my research. The second section describes the specific research design used in this study. The third and final section critically reflects upon my experience of 'doing' qualitative research.

The Methodological Context: Four Key Issues

This section considers some of the main issues and debates which this research has engaged with and been informed by. In particular, this section addresses four key questions which arise in the context of any social research, but does so from the perspective of this study:

1. Where did the topic come from?
2. What is the role of the researcher and the researched?
3. What methods were chosen and why?
4. And what kind of knowledge or understanding has been produced?

Choosing a research topic: Why study benefit fraud?

Selecting benefit fraud as my research topic was an active choice driven, in part at least, by a scholarly desire to explore and explain a particular phenomenon. Morse (1998) argues that:

“Researchable questions become apparent when one reads the literature...The discovery of a gap, of instances where no information is available, is an exciting indicator that a topic would be a good candidate for a qualitative study” (p. 57)

Chapter 3 reviewed the existing literature on benefit fraud and noted the shortage of research that specifically focuses upon the fraudulent actions of claimants. To some extent this is surprising given the level of attention benefit fraud has received in recent years by the media (see Golding and Middleton, 1982; Golding, 1999; see also Chapter 5) and by certain politicians (see Field, 1995, 1997). Despite its prominence in the public discourse, however, research which focuses explicitly on fraudulent claimants remains thin on the ground, revealing an overwhelming reluctance by social policy researchers to study the fraudulent activities of the poor (MacDonald, 1994; Jordan, 1998).

There was, then, a scholarly or rational aspect to my decision: the scarcity¹ of research on benefit fraud demanded attention. However, other, non-academic considerations came into

¹ This is a comment on quantity rather than quality, since within the small but existing body of research on benefit fraud, there are valuable accounts of fraudulent action.

play. Some have commented upon the emotional or biographical factors that drive the selection of particular research topics (Carter and Delamont, 1996). In his introductory chapter to *Doing The Business*, Dick Hobbs (1989), for example, notes:

“The reflexivity that is apparent in all forms of research is an obvious and essential element in the project that I subsequently embarked upon...details of my biography are therefore crucial in understanding...my motivation for engaging in research” (pp. 2-3)

Similarly, Cotterill and Letherby (1993) acknowledge the role of biography in decisions about what to research: “our biographies are relevant to all the work we do though this involves intellectual and personal struggles” (p. 78). Morse (1998), too, notes the relationship between topic choice and a researcher’s personal life experience:

“One reason a topic is selected is that the researcher has had personal or professional experiences related to the subject and has residual personal unmet needs or strong feelings stemming from these experiences...Using such personal experiences as the impetus for research study is not wrong, but it is best if the researcher is aware of his or her possible motives for conducting the study, as such experiences may give the study a particular bias” (p. 58)

As the story at the beginning of this chapter portrays, benefit fraud is a feature of my own biography and this undoubtedly shaped my decision not only to study benefit fraud, but the discipline of social policy more generally. But biography or personal experience shapes more than the types of topic one is interested in: it also filters the way we personally understand certain actions or events and the way we assess or evaluate others’ explanations of the same thing. Personal experience shapes the topic itself as well as one’s particular ‘take’ on it. As Vernon (1997) argues:

“[The] closer our subject matter to our own life and experience the more we can expect our own beliefs about the world to enter into and shape our work, to influence the very questions we pose and the interpretations we generate from our findings” (p. 159)

To this end, my biography, and the emotions which stem from it, also engendered a dislike for those theories of action - particularly fraudulent action - which positioned people as victims of the social structure, denying any notion of individual agency, or conversely,

those accounts which failed to pay due attention to the role of context. Until relatively recently such interpretations of action monopolised benefit fraud explanations - people who engaged in fraudulent action were either viewed as victims or as villains (see Groves, 2000). From my perspective, such understandings were flawed and were potentially disastrous for social security claimants as a whole. Bill Jordan (1998), for example, has warned that the lack of research on the actual behaviour of the poor enables “neo-conservative views on dependency, fraud and crime...to fill a social scientific vacuum, and exert a disproportionate and distorting influence on policy” (p. 204). Consequently, there is a political aspect to my decision to research benefit fraud - in studying the fraudulent action of claimants, it is my intention to provide yet more ammunition to “challenge ideological attacks upon the ‘something for nothing society’, the ‘dependency culture’, the ‘welfare underclass’ or whichever unpleasant label is current favourite” (MacDonald, 1994, p. 507).

Choosing a research topic then is a process shaped not only by academic and/or rational considerations - such as a lack of research on the subject - but also by biographical or personal interests, which may then feed a political concern to study particular phenomena in particular ways.

The role of the researcher and the researched

Drawing on one’s own biography for research purposes is not a new concept in the social sciences. C. W. Mills argued that personal experience was central to the sociological imagination:

“...you must learn to use your life experience in your intellectual work: continually to examine and interpret it. In this sense craftsmanship is the centre of yourself and you are personally involved in every intellectual product upon which you may work...experience is so important as a source of original intellectual work” (Mills, 1978, p. 216, p. 217)

For C. W. Mills, utilising one’s own personal experience was a marker of good quality research. However, a somewhat different articulation of this idea - to use personal experience for research purposes - has always existed within the social sciences. The notion

of *insider research* speaks to similar sentiments expressed by C. W. Mills and also moves beyond them.

What does it mean to be an 'insider' in a social research context? It is useful to map the boundaries to a good definition as understandings of what it means to be an insider in social research are varied. Going through the mass of ethnographic literature, there are numerous references to 'being inside the culture' of those being studied. However, that notion of 'being inside' tends to gloss over the very different routes of access used to enter the 'groups' under study. From the perspective of this research, 'being an insider' is taken to mean those researchers who rely on, or return to, their own personal background or experience to undertake research. They are very much part of the social world they study by virtue of their identity or group membership. Insiders study their own people within their own community or group. As Riemer (1977) explains, "[t]hey *know* rather than *know about* their area of study. They are insiders" (quoted in Roseneil, 1993, p. 188). As such, insider research blurs the boundaries between those 'studying' and those being 'studied'.

'Insider research' has a long history within the social sciences. Hill-Collins (1991), seeking to situate her own perspective on insider research within the sociological tradition, charts the historical roots of the concept. She notes the contributions of George Simmel (1921) and his discussion of the sociological significance of the 'stranger', and Karl Mannheim's (1936) comments upon the critical insights 'marginal intellectuals' bring to the research process (p. 36). Hill-Collins herself talks about the special insights 'outsiders within' can bring to sociology. She argues that "experienced reality...[can be] used as a valid source of knowledge for critiquing sociological facts and theories" (p. 53). She suggests that our own personal and cultural biographies should be used to challenge the taken for granted assumptions that are implicit within sociology. Outsiders within are, according to Hill-Collins, more likely to challenge those assumptions because they "are frequently struck by the difference between their own experiences and sociological descriptions of the same phenomena" (p. 51). Moreover, Hill-Collins suggests that outsiders within would "enrich contemporary sociological discourse" since they have the potential to "reveal aspects of reality obscured by more orthodox approaches" (p. 36).

Whilst the notion of insider research raises particular epistemological issues about ways of knowing, it is also an approach that brings some important methodological advantages, most notably to do with access and familiarity. Hobbs' research on the entrepreneurial activity of the working-class in the East End of London (1988), illustrates some of these advantages:

“My background, and particularly my London accent were major attributes and I became more confident in utilising aspects of style, linguistic constructs, and my knowledge of the ecology and culture of the East End - all qualities that were acquired before my exposure to academe” (pp. 5-6).

He also argues that his status as an insider offered him access to “settings, detailed conversations, and information” (p. 15) to which an outsider researcher would not have gained access because of the criminal nature of the entrepreneurial activity he studied.

Sasha Roseneil (1993) also argues for the advantages of insider research in her doctoral research on the sociological significance of the Women's Peace Camp at Greenham Common in the 1980s. Roseneil's account is particularly strong in advocating the benefits of insider research: “I believe that in conducting this research project, it was strongly advantageous for me to have been involved in Greenham” (p. 189). She stresses the fact that because of her history with Greenham, she had significant background information to draw upon which aided the research process. She explains how she made “strategic use” of her “insider status at each stage in the actual process of carrying out research” (p. 195) She suggests that an outsider researcher could not have accessed a similar sample or elicited the same amount of trust and openness in the interviews as she did. In particular, she makes the point that many of her interviewees said “they would never have agreed to talk about [Greenham] to someone who hadn't shared that experience” (p. 191). She emphasises the advantages of ‘shared experience’ again when she discusses how the interviews evolved:

“as soon as it was established that we had a shared experience of actions and daily life at the camp and a shared vocabulary for discussing them, [the] women seemed to open up and were prepared to expose their thoughts and feelings quite boldly” (p. 198)

allow me to say what I want to say about working-class women's aspirations for their children" (p. 66).

Reay admits that in her original thesis she ignored 'Lisa's' comments because they did not fit with her own personal experience, nor her initial analysis. In a somewhat similar vein Linda Perriton (2000), discussing the issues which arise from conducting empirical studies within existing social, professional and familial relationships, raises a number of questions which emerged from her experience of researching within such "incestuous fields":

"Could the fact that there is a pre-existing (usually positive) attachment of some sort between a researcher and some of their research sample 'contaminate' the process of research and analysis? In my research it was difficult for me to tease out the different strands of the effect of working with material given by my former partner. Did I find their data 'richer' because we have always had a similar intellectual wavelength? Did I let my regard for them elevate their data unfairly when compared to people I interviewed that I didn't feel affectionate towards?" (para. 2.5)

Other criticisms of insider research derive directly from the concept itself. The notion of the 'insider researcher' is criticised because it implies a fixed and singular meaning, ignoring the fluidity and complexity of individual identity. In his classic article on the sociology of knowledge, Merton (1972) argues that the "insider doctrine" assumes that:

"human beings...can be sufficiently located in terms of a single social status, category, or group affiliation - black or white, men or women, under 30 or older - or of several such categories, taken seriatim rather than conjointly" (p. 22).

More recently, insider researchers have emphasised the negotiated nature of their status. Beoku-Betts (1994), researching the food practices of African American Sea Island communities, argues that although she shared the same racial identity as the people in her research, and had historical connections to Africa, "that status was not enough to preclude other challenges I faced based on my nationality, gender, profession, and status as an unmarried woman" (p. 414). She stresses the negotiated aspect of her insider status: "While my accessibility to people was greatly facilitated by my race and historical connections as an African, social distances existed and had to be negotiated before insider status was possible" (p. 417). Bolak (1996) too emphasises the fluid construction of her insider status: "the positions of 'insider' and 'outsider' are obviously relative and exist on a continuum"

(p. 109). Similarly, Naples (1996) recognises the ever-shifting nature of the insider researcher in her examination of two rural Iowa towns. She argues that her relationship to the community under study “is constantly being negotiated and renegotiated in particular, everyday interactions” (p. 84). What these observations suggest is that the insider standpoint is “more fragile and complex than it is often portrayed as being” (Beoku-Betts, 1994, p. 430). Moreover, these commentaries also suggest that whilst a researcher may identify with those involved in the research, it does not necessarily follow that the participants identify with the researcher.

Personal experience then serves as a driving force behind, and a shaping influence upon, the research process. Insider research, though a problematic notion, can be argued to provide some important methodological advantages, whilst raising a host of epistemological issues about ways of knowing:

“Research conducted by insiders cannot capture the total experience of an entire community. But neither can research conducted by outsiders. We must be mindful of this fact for...no one commands the power to know all things” (Foster, 1994, p. 144).

Issues arising from conducting research as an insider - or, for Perriton (2000), conducting research within “incestuous fields” - need to be addressed since they have a shaping influence upon the selection and interpretation of the data.

So far this discussion has focused upon the role of the researcher in insider research. But what of the researched? More specifically, what is the role of research subjects in insider research?

There is little discussion of the role of the researched in studies that have been labelled as insider research. Nonetheless, in researching one’s own family, friends or community, a number of methodological and ethical issues arise. Importantly, in conducting insider research, are the research subjects more vulnerable or more powerful? Is it possible for the research subjects involved in insider research to decline to take part in the study? To refuse to engage in the research may disrupt the non-research relationship. Are research subjects

involved in insider research more or less likely to be exploited by the researcher? An insider researcher not only has a professional commitment to protect respondents, but also a personal one if the people they study are friends or family. Is there something unethical about turning family or friends into sources of data (Ditton, 1977; Hobbs, 1988)? Reid (1998) makes the point that there is “a thin line between the exploitation of relationships of love and trust...and the privileged access that such close relationships afford us as researchers” (p. 56).

These are issues which insider researchers need to contend with, and they are issues which become even more salient if the nature of the research is sensitive. It is strikingly obvious that the research topic I am focusing on is deeply sensitive, primarily because of the criminal nature of the activity I am studying. Renzetti and Lee (1993) offer a useful definition of a sensitive research topic:

“one that potentially poses, for those involved, a substantial threat, the emergence of which renders problematic for the researcher and/or the researched the collection, holding, and/or dissemination of research data” (p. 5).

To the extent that sensitive research projects “deal with behaviour that is intimate, discreditable, or incriminating” (Renzetti and Lee, 1993, p. ix), then benefit fraud research is a wholly sensitive research project because respondents are talking about their involvement in criminal - and therefore prosecutable - activities. Barnes (1979) warns of the dangers of conducting social research more generally:

“Social research entails the possibility of destroying the privacy and autonomy of the individual, of providing more ammunition to those already in power, of laying the groundwork for an invincibly oppressive state” (p. 22)

These fears are more salient for research focusing on marginalised groups (Dean, 1996). Evason and Woods (1995), in a discussion of the risks involved in conducting research on the fraudulent activities of benefit recipients, warn that such research could be “fed into the subtext of denigration that underlies much public debate about the unemployed rather than used as a basis for much public debate” (p. 44). Within this context it was soon realised that

the research would need to be geared towards protecting - at all costs - the respondents' identities and that without these assurances of confidentiality, the research could not take place.

Lee (1993) makes the point that in conducting sensitive research, "privacy, confidentiality and a non-condemnatory attitude are important because they provide a framework of trust" (p. 98). On the surface at least, maintaining the confidentiality of research participants is relatively unproblematic - the use of pseudonyms and the alteration of some superficial biographical details (Homan, 1991), can serve to conceal the respondents' identities. However, the turn to biographical methods within social research means that "questions about anonymity, about the feasibility of concealing a person's identity in published research, take on a new complexity" (Hollway and Jefferson, 2000, p. 90). Qualitative research which focuses upon the particular, the detailed and the specifics of an individual's life, runs the risk of indirectly revealing the identity of respondents. Ensuring the confidentiality of research participants is an issue at both the point of data collection and data analysis.

The issue of informed consent is also central to debates about research ethics. Again, at a superficial level, gaining consent is a question of getting people to agree to be involved in the research through outlining what the study is about and what it will entail. However, informed consent is a much more complicated affair, especially for research which is based upon qualitative interviewing. Lee (1993) makes the point that "there is no guarantee that informants will realise before an interview begins what they will reveal, in what ways, or at what risk" (p. 103). Similarly, Hollway and Jefferson (2000) talk of the impossibility of informed consent given that researchers (and respondents) cannot predict the form or content the indepth interview will take and the disclosures interviewees may make. Moreover, researchers need to be aware of what they are asking respondents to consent to. Mason (1998) notes that this involves gaining consent not just about participation, but also about the interpretation, analysis and publication of the research material (p. 58).

Conducting sensitive research within “incestuous fields” (Perriton, 2000) poses a range of ethical dilemmas about confidentiality, consent and the wider protection of research participants.

Choosing methods

So far this chapter has considered some of the enduring methodological issues in the social sciences that are raised by this doctoral research - an insider research project which is biographically-rooted, deeply sensitive, and focusing upon hidden criminal behaviour. Given these characteristics and the particular interest in understanding benefit fraud as located at the intersection between structure and individual agency - that is, as social action that needed to be explained - I decided that a qualitative approach was required. In particular, given the sensitive nature of the project, I concluded that face-to-face, in-depth, respondent-directed interviews would be the most appropriate method to access accounts of fraudulent action. I wanted to allow the respondents to talk about their lives on benefit and the fraudulent strategies they engaged in, in their own, subjective terms. As such, I decided to use an approach best captured by Hilary Graham’s notion of (1984) “the methodology of story-telling” (p. 105). It is still an interview situation, although the “emphasis is on telling rather than asking” (p. 107). Story-telling is even more conducive to this research project because of the sensitive and criminal nature of the research focus. As Graham explains:

“the narrator can spell out from the start the terms on which information is to be exchanged: the interviewer, anxious to protect the integrity of her informants, can use the story to guide her questioning” (p. 120).

In this view, the interview takes on a relatively unstructured form, although Collins (1998) warns us about the myth of the ‘unstructured’ interview:

“The interviewer, in the very act of initiating the interview necessarily determines the nature of the event which most people will understand to consist of particular roles and rules: shaped, that is, by a particular structure. Although ‘unstructured’ interviews are characterised as allowing a greater freedom of expression on the part of interviewer and interviewee...even the most ‘unstructured’ interview is actually structured at a number of levels” (Collins, 1998, par. 1.3).

To be sure, even self-defined unstructured interviews involve the use of an interview guide. The interview guide is different to the interview schedule, which is characteristic of much social survey research. The guide “introduces themes and issues on which individuals are encouraged to reflect at length” (Graham, 1984, p. 110). Kvale (1996), however, reminds us that “the interviewer leads the subject towards certain themes, but not to certain opinions about these themes” (p. 34).

Interviews of this kind - what Fielding (1993) calls focused interviews - have the potential to offer a “rich source of data which provide access to how people account for both their troubles and their good fortune” (Silverman, 1993, p. 114). The narratives generated by qualitative interviewing can “reveal the dynamic interactions between individual agency, consciousness, and social structure, thereby providing descriptions of social life from a specific vantage point” (Smith, 2000, p. 15).

There exists a vast array of sampling strategies for researchers to use in their studies. Given that this project was focusing upon hidden benefit fraud (e.g. fraud which had not been detected by the authorities), I decided that to ‘get at’ those people involved in such activity, an innovative sampling strategy was needed. Lee (1993) argues that sampling “becomes more difficult the more sensitive the topic under investigation, since potential informants will have more incentive to conceal their activities” (p. 61). As such, snowball sampling offered the most productive way to achieve an adequate sample in this research. Snowball sampling is simply defined by Atkinson and Flint (2001) as a strategy which involves identifying respondents who are then used to refer researchers on to other respondents. Snowball sampling, known also as network sampling (Sudman and Freeman, 1988), link-tracing methodologies (Spren, 1992) and chain-referral sampling, is particularly useful for locating hidden or hard-to-reach populations. As Faugier and Sargeant (1997) point out:

“in attempting to study hidden populations for whom adequate lists and consequently sampling frames are not readily available, snowball sampling methodologies may be the only feasible methods available” (p. 792)

Dean and Melrose (1996) achieved their sample of 35 people engaging in benefit fraud through informal contacts and snowballing. Standing (1998) also adopted a snowball sampling strategy in her doctoral research:

“I had little difficulty in gaining access by using snowball methods. It was slow and time-consuming, with each network running out after about five women, but it allowed me access to women who may not have responded to more ‘conventional’ methods” (p. 188)

Snowball sampling also helps the researcher to build a research relationship which is based on trust. As Lee (1993) notes, ‘security’ features are built into snowball sampling since the “intermediaries who form the links of the referral chain are known to potential respondents and trusted by them” (p. 67).

However, there are problems with snowball sampling. Black and Champion (1976) note that snowball sampling is dependent upon the subjective choices of the originally selected respondents. Lee (1993) makes the same point, arguing that bias is an inevitable feature of snowball samples given that the “relationships which underpin the sampling procedure tend towards reciprocity” (p. 67). Further, he argues that “networks tend to turn in upon themselves and to be homogeneous in their attributes, rather than providing linkages to others whose characteristics are different” (p. 67). Atkinson and Flint (2001) also highlight the biased nature of samples built through snowballs:

“Because elements are not randomly drawn, but are dependent on the subjective choices of the respondents first accessed, most snowball samples are biased and do not therefore allow researchers to make claims to generality from a particular sample” (p. 3)

Despite these difficulties it was decided that snowball sampling would be the most effective and appropriate way to access fraudulent claimants. No sampling frame existed for people engaging in undetected benefit fraud. Moreover, given the substantial risks involved for

people who reveal their fraudulent activities to a researcher, a sampling strategy which was conducive to establishing trust was deemed more appropriate (and seen to be more successful) than one which emphasised random selection.

Generating knowledge and understanding

This discussion so far has tended to focus upon the methods and approaches which this research project has either adopted or has been informed by. This section is concerned with identifying the kind of knowledge and understanding which can be generated by qualitative research, or more specifically, a biographically-rooted, qualitative project on benefit fraud. Perhaps obviously, this project can make no claims as to the extent of fraudulent activity, but can offer an insight into why such action is taken by people.

At the most basic level, semi-structured, in-depth interviews generate descriptive accounts of social life, both past and present, from the perspective of the individual actor. The particular, the specific and the personal are deemed as important features of the social context within which actors live their lives. The emphasis is upon the ways in which the actor tells their own story, as opposed to the way in which the researcher's rigid questioning may structure or filter that story. To this end, respondent-directed interviews generate grounded and subjective understandings of action (Walker, 1985; Critcher, Waddington and Dicks, 1999). Moreover, interviews - and the narratives generated through them - are co-produced by both the researcher and the respondent within the particular context of the interview relationship (Hollway and Jefferson, 2000).

Qualitative research with a small sample can produce reliable (as in generalisable) and valid (as in accurate) knowledge and understanding. Discussions about the reliability and validity of qualitative research have been particularly intense (see Hammersley, 1992; also Altheide and Johnson, 1998). The concepts of reliability and validity are, as Mason (1998) argues, ways of measuring the "quality, rigour and wider potential of research" (p. 21). Reliability and validity can be achieved through revealing the route through which a researcher has taken to arrive at the analysis they are advancing:

“The basic principle here is that you are never taking it as self-evident that a particular interpretation can be made of your data but instead that you are continuously and assiduously charting and justifying the steps through which your interpretations were made” (Mason, 1998, p. 150)

The Research Design

This next section provides a thorough outline of the research strategy deployed in this project. The description of this strategy has been ‘sanitised’ (Stanley and Wise, 1993), in that it presents a formal version of the research approach which is, on the whole, devoid of emotion. To some extent this is a betrayal of my experience of doing research. My personal and reflexive account of doing empirical research provides the focus of the last section.

The research strategy pursued in this project is perhaps best described as an emergent one: that is, decisions about what to do and how to do it were made as and when they emerged. This meant that the research strategy was flexible enough to deal with the twists and turns empirical projects inevitably face. However, this is not to imply that there was no plan of action, but that the plan was responsive to the realities of conducting sensitive research. Originally, it was conceived that 20 to 25 interviews would be conducted in one location, but it was soon realised that such a figure was unachievable since people were unwilling to have their interviews tape-recorded. Because of the difficulties in achieving a ‘decent’ sample, I had to turn to other research sites to locate willing respondents, and to a key informant within one particular site who had numerous contacts to ‘get the numbers up’.

Sixteen in-depth interviews² were eventually conducted across three different geographical locations - Salford (4), Manchester (9) and Leeds (3). The respondents, six men and ten women, were contacted through a combination of snowball sampling and, subsequently, a key informant with wide social networks within a particular locality. The respondents ranged in age from 18 to 80 years old and whilst the majority of respondents engaged in

² 19 interviews were actually conducted but three were not used - one respondent did not want to be part of the research after completing the interview; one interview was intranscribable after the recording equipment failed; a third interview was discarded because the respondent denied her involvement in benefit fraud despite the fact I knew otherwise.

working whilst claiming, some also took part in child benefit fraud and cohabitation fraud. All respondents were white despite attempts to gain access to a more ethnically-diverse sample through snowballing from British Asian colleagues. Respondents were asked to select a pseudonym in order to protect their identity and some biographical facts were changed to further safeguard the interviewees' identities.

Interviews usually took place in the homes of respondents, although two interviews were conducted at the university. The interviews were between 20 minutes and 2 hours in length. All interviews were tape-recorded and some key biographical details (age, marital status, type of benefit claimed, etc.) were noted. The same hand-written interview guide was used at every interview which listed topics, issues or questions I wanted to pursue:

Figure 1: Replica of Interview Guide

Age? Marital status? Children? Rent/Owner? What benefit? Type of fraud? Pseudonym?

Life before benefits? History? What started fraud? Debt/divorce/unemployment?
Experiences with the benefits system - problems, complexities, difficulties. When and why?
Views on benefit levels? Rules? Embarrassed about claiming? Proud?
Government - any views?
Anxious, worried about being caught? Realise risks?

Status of fraud - is it criminal? Immoral? Bad thing? Why? Blame anyone for fraud? What about fraud adverts? Fraud in television?

Fraud in the area - everyone doing it? Neighbours, family, friends? Local labour market - available?

Parents only - views on living on benefit with children. Difficult? Easy?

Working and claiming - what's job, hours, pay, conditions? Does employer know? Why not declare?

Incapacity benefit - what disability/illness? Embarrassed? Want to work? Feel entitled?

Cohabiting - how long, who with, serious? Does partner give money? Should they? Private issue? No business of benefit authorities?

Child benefit - conscious?

The interviews however, tended not to be question and answer sessions - rather, they followed the narrative given by the respondent.

All sixteen interviews were fully-transcribed. Inevitably this generated transcripts which were characterised by pauses, murmurs and repetitions which interrupted the flow of the accounts and failed to do justice to the interviewees' articulate accounts of life on benefit. Following one of Kvale's (1996, p. 170) guidelines for editing transcripts, the material was 'tidied up' in accordance with how I believed the respondents would have wanted their accounts to appear in writing.

Data analysis was completed 'by hand'. Initially, a literal reading (Mason, 1998) of the transcripts was completed, noting the dominant themes and narratives which were present in each interview. At this stage, explaining benefit fraud specifically was still the primary concern of the project and the sociological theories about understanding individual action were acknowledged but not in any substantial way by the original literature review. The literal reading of the transcripts only generated simplistic or 'thin' descriptions of why people engaged in benefit fraud. It was soon realised that to construct a 'thicker' analysis of respondents' accounts, I had to return to the literature on benefit fraud and, more generally, on the structure and agency debate to refine - if not to remember - the intellectual puzzle (Mason, 1998) I wanted to address.

In (re)visiting this material, the focus of the study changed. It became obvious that theories of individual action - most notably Anthony Giddens' (1984) account of structuration - could be used, in a critical way, to shed light on why people engage in benefit fraud. The accounts of benefit fraud were then reconceptualised as more general accounts of social action. In an important way, the focus of the thesis had changed through this (re)engagement with the literature - the accounts of benefit fraud were the window through which theories of action would be tested and reconceived. The new and improved literature reviews constructed a theoretical model of social action and was brought to the analysis of the data.

Armed with a more refined theoretical framework, I was able to analyse the data in a more sophisticated way, moving beyond a categorical analysis of the transcripts, to a more

interpretative reading (Mason, 1998) of the data. A pen portrait (Holloway and Jefferson, 2000) was created for each respondent³, which descriptively charted their lives as told in the interview, as well as noting 'key moments' and biographical details. Four key concepts were seen as central to understanding social action - discourses/public narratives; resources; identity; and normative guidelines - and the transcripts were examined to see if the ideas to which these concepts spoke to were present. Once their presence was confirmed in a few select transcripts, the analysis took on a more methodical style. Each transcript was fully inspected to find instances where respondents talked about a particular concept (first discourses/public narratives, then resources, then normative guidelines, and then identity) and was coded as such. I then returned to the literature on the particular concept and considered whether the sociological accounts 'made sense' in light of the way in which respondents had talked about these ideas. As such, an iterative approach to data analysis was employed - from the transcripts, to the literature and back to the transcripts again. This enabled a more critical engagement with the sociological concepts, often giving way to a refined understanding of the ideas to which such concepts spoke. In writing up these observations, I began to 'make metaphors' (Huberman and Miles, 1998) as a way of descriptively grouping chunks of data across all the transcripts. I also drew several diagrams to illustrate the links across the data and between the sociological concepts. It was in the redrafting of such diagrams and summaries that a coherent analytical account of 'what was going on' in the interviews began to emerge. In writing-up the data analysis chapters, I then began to construct a more complete analysis which told a particular story about how people account for their action which was generated from the interviews the 16 respondents gave and given shape by the sociological theories and concepts I reviewed in Chapters 2 and 3.

Building Snowballs In Your Own Backyard: Some Reflections On Doing Research

This final section reports upon the actual experience of doing empirical research. In recent years, reflexive research accounts have become more prominent within sociological inquiry

³ The pen portraits for each respondent can be found in Appendix 1.

encouraged, in part at least, by feminist researchers who were keen to expose the close links between a researcher's emotion and the research process (see Stanley and Wise, 1993; Maynard and Purvis, 1994). For Amanda Coffey (1999), acknowledging the emotions stemming from the research endeavour is a marker of sound research:

“...fieldwork is about emotions. We always have feelings about our research settings, peoples and experiences. We can and do feel joy, pain, hurt, excitement, anger, love, confusion, satisfaction, loss, happiness and sadness...It should not be denied nor stifled. It should be acknowledged, reflected upon and seen as a fundamental feature of well-executed research. Having no emotional connection to the research endeavour, setting or people is indicative of a poorly executed project” (pp. 158-159)

In this view, reflexive accounts are about much more than a confessional (see Bernstein, 1992) - it is about revealing the influences which have shaped the way in which the researcher tells their story. Moreover, in discussing some of the experiences and incidents which occurred during the research, the advantages and disadvantages of conducting a biographically-rooted sensitive research project with a snowball sample, using respondent-directed interviews, can be illustrated, as well as acknowledging the ‘lessons learned’ from the experience.

The fieldwork for this project officially began in October 1999, where I undertook three interviews with people I was personally close to. The interviews went very well, generating vivid accounts of life on benefit for Bronco, Dave and Poppy. At this stage, numerous people were lined up for interview - as word spread through the grapevine that I was looking for people to “chat to” about benefit fraud, I actually began to panic that I would have too many people to interview. I became very relaxed - perhaps overly confident - about meeting my sample target of 25. Family members, friends, neighbours and colleagues were all keen to suggest potential informants and finding people for “my little project” became a kind of hobby for some. In fact, whenever there was news (or more appropriately, gossip) about someone getting a new job, it was often met with the retort, “if they’re still on benefit, will they chat with our Keleigh?”.

Not long after however, I received a phone call from a family member to tell me that a rumour had started on one of the housing estates where I was concentrating my research. Some people had been told - by someone known to me - that I was lying about my research interests and that the only reason I wanted to know about people's benefit fraud was so that I could 'grass' them up to the benefits authorities and pocket a substantial financial reward. Allegedly, these rewards were funding my social life in Leeds. On hearing this, all thoughts of the research went out the window - I was, to put it bluntly, pissed off. This was more than a hindrance for the research, this was a personal attack on my character and my integrity and, since 'grassing' was an unacceptable practice on this particular housing estate, the consequences of these allegations were very serious. I returned to the area, eager to fix whatever damage had been done by the vindictive actions of someone once known to me. Fortunately, these rumours were not taken on board by everyone - a round of door knocking, a couple of pints of lagers and a 'word' in the ear of the person responsible for these rumours was all that was required. It was only after these bridges were mended that I realised the implications of the research. It was not the case that people believed the rumours that I was a grass. Rather, the incident made many people more aware of the dangers of talking about their criminal behaviour, even to an 'insider', as I had defined myself. People began to make excuses not to be interviewed, or told me they could not give the time. As the number of potential informants began to dry up, I realised that I would have to turn to other sites to get access to people who engaged in benefit fraud and would talk about it. In conducting research in my own backyard, I failed to realise the negative consequences that personal relationships already established in the field (the woman who started the rumours was known to me, and it was common knowledge that we were less than friends) could have upon the research process.

It was at this point, after turning to other sites and contacts, that I began to realise that talking about benefit fraud to a researcher was perceived as a risky thing to do. Poppy was able to introduce me to a number of people who engaged in benefit fraud, but once they were told that the interview would be tape-recorded they refused to be involved. One particular example stands out. I had been introduced to a woman called 'Maggie', and over three weeks we had had various chats over several cups of tea about her benefit fraud. I was

really eager to interview her and she agreed to help me out. We arranged to do the interview a week later. I turned up at her home, and had brought 40 Benson and Hedges as a 'gift' in return for time and words. As I got the tape recorder out of my bag - something I had explicitly warned Maggie about - she informed me that she would not even leave messages on answering machines, so I had no chance of getting her to talk on tape about her cleaning jobs. I was really angry about this - instead of interviewing this woman about her 'fraudulent career', we watched repeats of Lovejoy on UK Gold until my taxi arrived two hours later. I had not expected to feel such powerful emotions - I felt cheated by Maggie, as though she had defrauded me. No doubt her fears about being tape recorded were very real - as real as the anger I felt after she declined to be interviewed. After returning home I felt guilty about being angry with Maggie. In a recent paper by Hubbard and colleagues (2001), one of the authors' similarly recounts how she was disgusted with herself for feeling angry with a respondent. What this incident reveals is an alternative to the widely-held view that respondents are powerless within the interview - in refusing to give an interview, and still taking the cigarettes, Maggie was implicitly showing herself to be powerful within the research context.

Snowball sampling is time-consuming, demanding much patience from the researcher. Without Poppy's substantial help in locating willing respondents, the fieldwork could not have been completed. However, it took time to locate and convince people to be involved in the research. In this way, snowballing is slow, inevitably made slower by relying on one main contact. There is another reason why the snowball sampling strategy was not as successful as it could have been in this research. From the very beginning I was clear and honest about the focus of this research - I was interested in people's experiences of benefit fraud. With hindsight, I could have camouflaged this focus, instead asking people to talk about their lives on benefit and the strategies they employed to 'get by'. Then, in the course of the interview, I could have pursued benefit fraud more rigorously. This is the strategy MacDonald (1994) pursued in his research which involved an exploration of benefit fraud:

"Problems of access, to what were obviously sensitive areas, were overcome at least partly by our interest in a range of work activities. We were not just interested in fiddly jobs: a discussion of them would often flow naturally with, say, self-employment" (p. 511)

Coffey (1999) talks about the physical aspects to fieldwork:

“Fieldwork involves physical as well as intellectual involvement. It can be physically stressful, time consuming and trying...my own enduring memories of sustained fieldwork are aching feet, tiredness, the physical uncomfortableness of stuffy rooms on wet days, headaches from sitting under artificial light for much of the day, a wrist that hurts...” (p. 69)

From the perspective of my fieldwork, Coffey’s list is certainly not exhaustive. There were many weeks of walking round several housing estates, knocking on doors in the freezing rain (most of the interviews were conducted in February/March 2000 and later in October through until February 2001) often without any worthwhile result. The many hours involved in transcribing the interviews are rarely discussed in the methodological texts, and not one text warned me about the risks of developing repetitive strain injury (RSI) through the sheer volume of word processing involved in writing up research. To a large extent, the intellectual effort required from researchers is not as intense as the physical.

Doing interviews was also an interesting experience. Given the focus of the research, I was completely unprepared for the amount of emotion released during the course of the interviews. In Poppy’s interview, I was completely shocked by her sudden tears when she was discussing the ‘state’ of her relationship with her partner (see Chapter 6). I knew Poppy prior to the interview, and had heard her talk about her difficult relationship many times before. But it was only within the interview context that I realised how damaging this relationship was to Poppy. I have come to realise that this is because, in this particular interaction, I was ‘Keleigh the researcher’ and not ‘Keleigh the friend’. As the latter, I was meant to be supportive for Poppy whilst she cried about her relationship and her tears were not unusual or surprising, but in my role as a researcher, there was something disturbing about Poppy’s tears and her obvious hurt.

In the main, the stories I heard during the interviews were passionate and vivid tales of life in poverty. However, at the actual point of data collection, I had not truly heard these stories for what they were - put bluntly, they were stories I had heard many times before, criticisms of the benefits system we had all engaged in and complaints about their lack of

money. It was only when I read these testimonies again, that I became distressed about the lives these people (many known to me before the fieldwork period) lead on a daily basis. On paper, their tales appeared more serious, as though now, through the transcripts, their accounts were very real tales of lives lived at the margins in every way. I found myself consumed with anger and frustration that people were living like this, poorly supported by an inadequate welfare system. But more than this, I also felt incredibly guilty that I could not change these people's lives for the better. Jones (1998) talks of similar feelings after he finished his interviews for a study of families and mental illness. In all this, I had not anticipated the effect the fieldwork would have upon me.

Beyond snowballs? Justifying and defending the final selection of respondents

The sixteen testimonies provided by the final sample of respondents are at the heart of this research project. As already noted, these respondents were recruited through a snowball sampling strategy that made use of my – and, latterly, a key informant's – social networks. However, the recruitment and selection of interviewees was also purposively, or theoretically, driven – that is, respondents were chosen, at least in part, on the basis of the analytical concerns and issues this particular study sought to address. Obviously, the admission of benefit fraud was the definitive criteria upon which people were asked to be interviewed. However, I had also decided that I wanted my sample to be socially diverse particularly along the lines of gender, 'race'/ethnicity, age, and marital and parental status⁴. This desire for a socially-varied sample reflected my thoughts – and, more implicitly, the findings from previous research (see Chapter 3 for a review of this literature) – about the potential significance of individual identity for understanding benefit fraud. Of particular relevance here is the research by Jordan and colleagues (1992) which focused exclusively on the employment and welfare decisions of adults with children. Their research teased out the links between familial or parental identities and accounts of benefit fraud but, as chapter three argues (see page 75), because of their sample selection, Jordan's research could not

⁴ As discussed earlier in this chapter, despite attempts to secure a more ethnically-diverse sample, all respondents were white.

comment on the ways in which single people without children explained their fraudulent action. In my own research, therefore, I actively sought out people without children who engaged in benefit fraud.

Another purposively driven sampling decision made prior to the recruitment of the interviewees was to access respondents who did not 'fit' the stereotype of the 'fraudster' as exemplified in the media and in government campaigns and speeches. Alongside this aspiration, I was also keen to incorporate into the sample people who engaged in less obvious fraudulent techniques – that is, people who committed frauds which were publicly less well-known. To this end, older people, single women and disabled claimants were actively pursued, as were people engaged in cohabitation fraud, child benefit fraud and capital fraud (i.e. the failure to declare savings, see chapter three for a discussion of the different types of benefit fraud).

These purposive decisions regarding the sample were taken so that the research could be built upon a wide and varied set of benefit fraud accounts. Yet, these theoretical considerations were somewhat thwarted by the realities of doing sensitive research (see discussion in the previous section). Nonetheless, the eventual sample can be defended on several grounds. At the most practical level, these were the people who were willing to offer their accounts of fraudulent action and without them the research would have folded. More analytically, the sample does reflect considerable diversity along the lines of gender, age, 'place', marital and parental status and benefit fraud techniques.

This chapter has recounted and reflected on the methodological issues and debates this research has engaged with. It has outlined and justified the specific methodological approach which was employed, and has moved on to consider the impact of doing research in "incestuous fields" (Perriton, 2000) using a snowball sample. The following chapter introduces the first element within the data analysis: it charts the form and content of benefit fraud discourses and public narratives over the years.

Chapter 5

Discourses of Benefit Fraud: An Exploratory Analysis

Introduction

In Chapter 2 it was argued that discourses are key to our understanding of social action. In particular, it was proposed that discourses are ‘sources’ of knowledge for actors and that their actions are shaped, at least in part, by the vast array of discursive phenomena that constitute an actor’s social context. At the same time, however, those actions have the potential to (re)shape such discourses. The key point here is that the relationship between discourses and individual action is complex and iterative. This chapter, the first of four reporting the empirical research undertaken for this thesis, begins to map out - albeit partially - the discursive context within which the ‘lay’ accounts of benefit fraud generated for this research were constructed.

Although Chapter 2 presented a theoretical discussion of the notion of discourse, it is useful to reiterate and elaborate briefly on the way in which this concept is being used here. In his book *Discourse and Social Change*, Fairclough (1995) makes the point that discourse is a “difficult concept” because of the “many conflicting and overlapping definitions formulated from various theoretical and disciplinary standpoints” (p. 3). Fairclough identifies at least four different interpretations of the concept: first, discourse as extended samples of spoken dialogue; second, discourse as extended samples of *both* spoken and written language; third, discourse as different kinds of language in different types of social context; and fourth, as it is used in social theory, discourse as divergent ways of structuring areas of knowledge and social practice (p. 3). It is this fourth definition that underpins the analysis presented here.

Earlier discussion drew upon a wide range of scholarly work (Foucault, 1970; Billington, et. al., 1998; Purvis and Hunt, 1993; Williams, 1996 and Layder, 1994) in an attempt to unravel the concept of discourse and clarify its significance for understanding social action. Michel Foucault is often seen as the theorist who ‘brought’ the notion of discourse to social theory. In his introductory account of the work of Foucault, Stuart Hall (2001) describes the French philosopher’s approach to discourse, power and knowledge arguing that for Foucault, discourse refers to “a group of statements which

provide a language for talking about - a way of representing the knowledge about - a particular topic at a particular historical moment” (p. 72). But discourse, for Foucault, is about much more than language - as Hall acknowledges, for Foucault, discourses strongly shape social practices:

“Discourse, Foucault argues, constructs the topic. It defines and produces the objects of our knowledge. It governs the way a topic can be meaningfully talked about and reasoned about...Just as a discourse ‘rules in’ certain ways of talking about a topic, defining an acceptable and intelligible way to talk, write or conduct oneself, so also, by definition, it ‘rules out’, limits and restricts other ways of talking, of conducting ourselves in relation to the topic or constructing knowledge about it” (p. 72)

Additionally, Foucault recognised that there is no single discourse but rather a range of ways of talking or thinking about topics at any particular point in time. As Purvis and Hunt (1993, p. 486) assert, “a discourse is a system or structure with variably open boundaries between itself and other discourses”.

Margaret Somers (1994) notion of *public narratives* was also introduced in Chapter 2. The notion of public narratives refers to the shared stories about particular topics, issues or events that “range from the narratives of one’s family, to those of the workplace (organisational myths), church, government, and nation” (p. 619). These public narratives, according to Somers, are generated when institutions organise and connect events and incidences to create a “mainstream plot” with “drama...explanation and selective criteria” (p. 619). To illustrate her argument Somers points towards the way in which the media construct “mainstream plots” about the source of riots, or when government departments “tell us expert stories about unemployment” (p. 619). In Chapter 2 it was argued that the concept of public narratives serves to highlight the particular, and potentially important place of ‘stories’ as a constitutive element of wider discourses. As will be seen in the analysis presented in this chapter, stories are a central and powerful characteristic of benefit fraud discourse.

Some of the particular examples of public narratives offered by Somers are drawn from media reports and government pronouncements. These are arguably two of the most influential discursive ‘domains’ in contemporary western society and for this reason

they have been chosen as the focus for the analysis presented here¹. However, that said, it is important to acknowledge the limitation of this approach. No matter how extensive an exploration of the way in which selected newspapers and government material ‘speak’ about benefit fraud, it can only present a partial understanding of the discursive context for fraud. Whilst the government and the media are important shapers of discourse, there are, of course, other - some would argue equally - important contributors. These would include, for example, judges involved in benefit fraud prosecutions, claimant rights spokespeople and trade union officials - although the discursive influence of different institutions will vary over time (see Cook, 1989, p. 14, for a brief discussion of the way in which trade unions sought to influence the public discourse around benefit fraud and tax evasion in the 1980s). The analysis of fraud discourses was only one part of the empirical work undertaken for this thesis - the primary focus was upon generating interview accounts of fraud. It was therefore neither feasible nor appropriate to consider the ‘whole’ discursive context within which these lay accounts must be located. Nonetheless, the analysis presented in this chapter represents a partial unravelling of the “national context” within which welfare subjects - honest and fraudulent - live their lives (Williams and Popay, 1999, pp. 179-182; see also Head, 2002, for an example of research which uses Williams and Popay’s framework to unpack the national context within which lone mothers are embedded).

The remainder of this chapter is divided into four main sections. The first section describes the methodological approach adopted for this analysis. It briefly discusses the particular method used for collecting the data, the sampling strategy deployed and the way in which the data was analysed. Then, in sections two and three the focus shifts on to the two central discursive domains under study: selected print media and central government material. The first of these, section two, is divided into two parts: first, it briefly describes some of the previous analyses offered by scholars on the way in which the news media have represented benefit fraud through the 1970s, 1980s and 1990s. The second part then presents an analysis of the way in which two newspapers ‘talked’ about benefit fraud in 2000. Section three then considers political discourse. It begins with a brief history of how benefit fraud has been discussed and tackled by successive governments, moving on to a thematic analysis of a sample of government documents

¹ The focus of the analysis presented here is specifically upon print news media.

concerned with benefit fraud issued during the year 2000. Finally, section four uses a framework for studying discourses offered by Stuart Hall (2001) to summarise the key points arising from the analysis and to look forward to later chapters.

Studying Discourses: A Note On Method

According to Purvis and Hunt (1993), the more important examples of discourse are “speech systems or written language (texts)” (p. 485). In light of this observation, the research undertaken for this chapter involved analysing a purposive sample of text-based, publicly available documents from two of the most influential shapers of the contemporary discourse around benefit fraud - the print news media and the government. Hodder (1998) argues that the interpretation of written texts is “of importance for qualitative research because, in general terms, access can be easy and low cost, because the information provided may differ from...spoken form, and because texts endure and thus give historical insight” (p. 111). Moreover, as Mason (2002) points out, texts or documents are “meaningful constituents of the social world” (p. 106).

Following Fairclough’s (1995) general guidelines for doing discourse analysis, a corpus (p. 226) of discourse samples was generated, incorporating newspaper articles and government material (e.g. press releases, government campaigns, ministerial speeches, and government reports) on benefit fraud over a specific 12 month period. With reference to the media corpus, two tabloid newspaper titles were chosen - The Daily Mail and The Daily Mirror - to reflect different styles and different positions on the political spectrum, although Franklin (1999a) makes the point that there have been notable shifts in newspapers’ partisan allegiances in recent years. The two newspapers were then electronically searched using CD-ROM databases. The year 2000 (1st January through to December 31st) was chosen as the main sample period since the majority of the fieldwork conducted for this doctoral research took place then (it was not possible to search electronically for articles from October 1999 until January 2001, which is the exact fieldwork period). Identical key word searches were conducted for both titles: “benefit fraud”, “fraud”, “fiddlers”, “fraudsters” and “cheats”. The resulting ‘hits’ were then checked for relevance (some articles were concerned with other frauds) and

repetition (certain articles appeared in all five searches). The full articles - in text-based form - were then electronically requested.

For the government corpus, the Internet was used to access government material issued during the study period. A search of the then DSS website, particularly their 'media centre' pages, was conducted for statements and announcements relating to benefit fraud and, in particular, for the 'Targeting Fraud' campaign. It is recognised that this specific focus on benefit fraud is only one part of the wider political landscape around welfare - a landscape which is being (re)shaped, to varying degrees and with varying success, by a New Labour government (Drake, 2000; Driver and Martell, 1998; Hills, 1998; Lund, 1999; Lister, 2001; McLaughlin, et al., 2001; and Powell, 1999, 2000).

After collecting the data, a literal reading (Mason, 1998) of the corpus was completed, and emergent themes and issues within the material were noted. Following Scott's (1990) assertion that "texts must be studied as socially situated products" (p. 34), and May's (1993) observation that "documents might be interesting for what they leave out, as well as what they contain" (p. 138), a second, more critical reading of the corpus was conducted. Here, the initial themes were explored in more depth and within the context of 'what had gone before' in terms of the findings of previous research on this issue.

Benefit Fraud Discourses In The News Media: A Research Review

One of the most comprehensive analyses of the ways in which the news media contribute to the discourse about welfare, poverty and benefit fraud, is to be found in Golding and Middleton's (1982) book, *Images Of Welfare: Press and Public Attitudes to Poverty*². The starting point for their analysis is the way in which the news media

² It is important to note that Golding and Middleton (1982) talk about ideology and not discourse. The concept of 'discourse' only became widespread within the social sciences towards the end of the 1980s, and there has been a tendency to use these two concepts interchangeably. Purvis and Hunt (1993: 474) argue that this is because the two concepts speak to similar ideas: "...what concepts do is put a handle on, or give emphasis to, some aspect of the complex interconnections and relations that constitute the social. In this sense ideology and discourse refer to pretty much the same aspect of social life - the idea that human individuals participate in forms of understanding, comprehension or consciousness of the relations and activities in which they are involved; a conception of the social that has a hermeneutic dimension, but which is not reducible to hermeneutics. This consciousness is borne through language and other

reacted to the trial of Derek Deevy, who was charged with obtaining supplementary benefits by deception in July 1976. As Golding and Middleton point out, “Deevy’s was the case that launched a thousand clippings” (p.61). The media interest in this trial - and subsequent cases of benefit fraud, benefits abuse and more general ‘welfare scrounging’ - was extensive. So intense was this media-inspired backlash against social security claimants, that Alan Deacon (1978) has argued that the period should be noted for its fierce ‘scroungerphobia’. Golding and Middleton identified a number of prominent themes in their analysis of the way in which the news media reported on Deevy’s case. These themes, according to Golding and Middleton, continued to reign, post-Deevy, within the media stories about (real and alleged) benefit fraud, suggesting that such themes have an enduring role within what is a dominant discourse about benefit fraud.

The first enduring theme within the media discourse on benefit fraud is the notion that it generates luxurious lifestyles for those who indulge in this activity. As Golding and Middleton note in relation to the coverage of Derek Deevy, “every story made sure to mention cigars, suits and indolent comfort” (p. 62). The character of the ‘superscrounger’ has continued to find a prominent place in public narratives about fraud since then. Here, individuals who engage in fraudulent action - or, for that matter, someone who is presented as being work-shy whilst in receipt of unemployment benefits - are propelled into the media limelight for what are presented as lucrative fiddles. Golding and Middleton have also highlighted various subplots within this dominant narrative. In particular, they argue that benefit fraud articles are often embedded in what they refer to as adjectival racism, defined as “the gratuitous use of ethnic labels when irrelevant to a story” (p. 93). Here, there is an explicit racialisation of the superscrounger who is frequently presented as “an immigrant shrewdly exploiting the guileless generosity of British welfare” (p. 93). A second, related sub-plot is that of the ‘professional cheat’, a category that became firmly lodged in the benefit fraud discourse during the 1970s. Benefit fraud was increasingly being viewed as a crime committed by organised and skilled gangs. As Golding and Middleton point out, this

systems of signs, it is transmitted between people and institutions and, perhaps most important of all, *it makes a difference*; that is, the way in which people comprehend and make sense of the social world has consequences for the direction and character of their action and inaction. Both ‘discourse’ and ‘ideology’ refer to these aspects of social life”.

was due, in large part, to Derek Deevy's "evidently systematic and diligent fraud" (p. 98), as well as the obsessive focus of the Conservative MP, Iain Sproat, upon benefit fraud rackets. In this instance however, as in many others, 'reality' was in conflict with the media's understanding. As Golding and Middleton note "only about seventy people were convicted in 1976 for major social security crimes involving organised groups" (p. 98).

A second major strand within the media discourse of benefit fraud is the concern to demonstrate that it is a widespread activity. As Golding and Middleton point out, Deevy was "enthroned as King of a teeming population of scroungers and spongers" (p. 63). This preoccupation with how many fiddlers there are 'on the roof' remained evident in coverage throughout the 1980s and 1990s and into the 21st century. Post-Deevy, the media continued to argue that the individual cases of fraudulent action they reported was merely the "tip of the iceberg" (p. 77), despite the presence of 'hard' evidence³ to the contrary. As Golding and Middleton argue "in repeatedly reporting the unusual it [the news media] sustains a view of the unusual as commonplace. A singular event becomes emblematic of a widespread practice" (p. 80).

A third enduring strand within the media-generated public narratives about benefit fraud is the endemic failing of the social security system. In the context of Derek Deevy, the focus was upon social security officials, particularly the front-line workers, who were presented as incompetent and naïve for allowing individuals such as Deevy to continue to deceive them. According to Golding and Middleton many newspapers tapped into the "the popular stereotype of the unworldly civil servant, blinded by form-filling and tea breaks from seeing the harsh reality outside his (sic) office" (p. 95). However, as Golding and Middleton argue, over time this focus shifted towards a more wide-ranging disdain for the social security system as a whole, and was a reflection of a broader concern with the quality and cost-effectiveness of the public sector in general.

Perhaps one of the most prominent themes within media coverage of benefit fraud is the way in which benefit fraudsters - and claimants more generally - are constructed and

³ By its very nature fraud seeks to conceal its existence so perhaps the 'real' level of benefit fraud will never be known.

how, in the process, there is, according to Golding and Middleton, “a public reclarification of the classic distinction between the deserving and undeserving poor” (p. 65). Within this context, Golding and Middleton argue that the construction of war-like account of the scrounging scandal, drawing on the imagery of battles and conflicts, is “an important part of the rhetoric that establishes the claimant as outsider, or even enemy, of the nation” (p. 66). During the Deevy case, for example, the claim by Conservative MP Iain Sproat that 50% of people in receipt of unemployment benefit were in fact working, “nailed the [undeserving] label firmly on this group in particular” (p. 65). Overtime, it appears that this particular group has moved over to make way for ‘new’ groups deemed as undeserving.

After the Deevy case, a “tax-payer versus claimant” tone was evident in much reporting on benefit fraud. As Golding and Middleton argue, the vocabulary of warfare is adopted “at every hint of ministerial investigations or authoritative inquires” (p. 83), serving to (re)identify the boundaries between good and bad, ally and enemy:

“Clampdowns, crackdowns, swoops, ferreting out, battles; all are aimed at a group outside society, challenging its most hallowed values and exploiting its largesse. It is here that the welfare scrounger joins hands with the immigrant, political extremist and moral deviant beyond the pale of social approval” (p. 84)

Images of Welfare provides a thorough examination of the discourse around benefit fraud as it operated in the late 1970s. The extent to which these media-generated public narratives have shifted over time has received little scholarly attention. Nonetheless, the small body of existing research on this subject reinforces the enduring nature of many of the themes already identified, whilst also pointing to new and significant elements of the discursive context within which benefit fraud takes place.

In her book *Rich Law, Poor Law*, Dee Cook (1989), for example, reiterates much of Golding and Middleton’s analysis, but also points to new directions within the mainstream plot about benefit fraud. She quotes a particular story as reported in a local newspaper in February 1985:

“Neighbours spoke today of the spend, spend, spend life-style of a Wolverhampton couple who fiddled £50,000 in social security handouts. Kathleen Smyth and her husband Tom were always rolling

in money...Kathleen Smyth known as the 'tattooed lady' admitted 12 charges...While they were enjoying the good life Smyth, a 19 stone mother of six, drank much of the cash away in pubs and her husband bet heavily on horses" (p. 17)

For Cook, this article has all the elements of a "sexy" story: "massive amounts of cash, local gossip and disapproval, a 'sponging' lifestyle, heavy drinking and gambling" (p. 17). Cook argues that there is an "insidious sexualisation" of this article given the central place accorded to Kathleen Smyth, as opposed to her husband Tom, and that this emphasis "paves the way for a circus-like titillating exposé of her failure to conform to gender expectations concerning self-presentation, propriety and femininity" (p. 17). The implication from this story is that "good mothers (and nice women) do not get drunk, have tattoos or engage in economic crime" (p. 17). Here, Cook points to the way in which the media-generated public narratives about benefit fraud include the 'old' - for example, the continued emphasis upon the alleged luxurious lifestyles enjoyed by superscrangers - and the 'new' - exemplified by the focus upon women as opposed to the traditional focus upon unemployed men taking on cash-in-hand work (Popay, 1977)⁴.

Peter Golding (1999) has argued that media discourses around benefit fraud towards the end of the century have remained static. He claims that whilst the extreme 'scrounger-bashing' witnessed in the late 1970s has declined, "the rhetoric and vocabulary are by now set [and a]...predictable and familiar set of motifs recur" (p. 147). In his most recent analysis, Golding suggests that newspaper reports on benefit fraud speak to the very same themes he identified in his work with Middleton. However, in a recent re-visiting of her original thesis, Dee Cook (1997) has identified some important shifts within these "predictable and familiar motifs". In particular, she notes the increasing racialisation of the media discourse around fraudulent action, arguing that there has been "an important fusion of ideas concerning benefit fraud ('bogus asylum seekers') and long-established themes around the issues of 'race' and immigration" (p. 25).

⁴ Whilst in the UK the traditional 'subject' within benefit fraud discourses has been the unemployed male, Popay (1977) notes that this is not universal. In Australia and New Zealand, for example, lone mothers have traditionally been the dominant subject of benefit fraud discourses.

Towards the end of the century then, the research reviewed for this section suggests that new twists are evident within the enduring ‘mainstream plots’ about benefit fraud constructed by the news media. Within this context, the next section moves on to consider what additional insights can be observed from a limited analysis of coverage of benefit fraud within two national newspapers in the UK during 2000.

Benefit Fraud in the Newspapers in 2000: An Empirical Investigation

The following section presents the analysis of coverage of benefit fraud in two national newspapers - The Daily Mail and The Daily Mirror - during the year 2000. It begins by considering the tone of the coverage and the continued preoccupation with the scale of ‘the problem’. It then moves on to explore the ways in which individual fraudsters are constructed in contemporary print media coverage and, in particular, to assess what, if any, shifts are apparent here. The final section moves on to examine the way in which public services in general, and the social security system in particular, are portrayed within benefit fraud stories.

The language of war

During the study period, the language of warfare continued to be commonplace particularly in reports which focused on official policy initiatives to either prevent fraud or to capture the fraudster. The headlines below, for instance, illustrate the way in which the then newly created National Benefits Intelligence Unit, and the extra powers given to fraud squads to enable them to access suspected fraudsters bank accounts, were reported on:

“Fraud Czar’s Blitz on Benefit Fiddles” (Mirror, 21st January, 2000)

“No Mercy On Welfare Fraudsters” (Mirror, 21st January 2000)

“SAS Training Dole Snoops” (Mirror, 18th February, 2000)

“Dole Cheat Squad Launched” (Mail, 28th March, 2000)

“Scroungers’ Sentence: Three-Month Benefits Ban in ‘Zero Tolerance’ Crackdown On Fraud” (Mail, 8th May, 2000)

“Pen Pushers Called Up For War On Benefit Fraud” (Mail, 13th June, 2000)

“£108m Saved In War On Cheats” (Mirror, 5th August 2000)

“Welfare Cheats Targeted” (Mirror, 11th October, 2000)

“New Dole Fraud War” (Mirror, 20th December, 2000)

In addition to helping to construct those involved in benefit fraud as ‘outsiders’, such headlines may also serve as a deterrent against fraudulent claims. There is certainly a ‘scare factor’ in some of these articles, particularly so in the headlines about SAS training for fraud investigators (Mirror, 18.2.00) and the zero-tolerance attitude towards fraudsters as reported in the Mail (8th May, 2000). Such articles promote the view that if people engage in benefit fraud, they will be caught and there will be, in the words of the Mirror, “no mercy”.

The numbers game

The media coverage of benefit fraud during the study period also continued to highlight benefit fraud statistics: that is, figures which either report upon the cost and level of benefit fraud (‘Giro Fraudster Cost The Taxpayer £100m’ Mail, 1.3.00; ‘£4b Scandal As Welfare Cheats Beat Fraudbusters’ Mail, 9.8.00; ‘DSS Errors Cost £890m’ Mirror, 11.8.00; ‘Benefit Swindlers Steal £1.7b a year’ Mirror, 13.1.00), or upon the amount of money people engaging in benefit fraud have ‘earned’ (‘£300,000 Benefit Fraud Gang Lifted Ex-Pats’ Names From Who’s Who, Mail, 7.3.00; ‘£1.2m Benefit Fraud: Gang of Six Worked Full-Time Fleecing The Taxpayer’, Mail, 12.1.00). The statistics surrounding the extent, level and cost of benefit fraud are, as discussed in an earlier chapter, of a somewhat dubious nature. However, the ways in which such figures are calculated are rarely discussed in newspaper articles: statistics, especially those that tell an alarming story - such as the cost of fraud - are newsworthy. These figures convey clear and enduring messages to the reading public: that benefit fraud is a lucrative endeavour for those who engage in it and that everyone is on the fiddle.

The subjects of media discourses of benefit fraud

As already noted, ‘superscronger’ narratives were first identified by Golding and Middleton (1982) in their analysis. During the study period for this analysis, whilst the ‘superscronger’ title is absent in the headlines, it remains implicit in much newspaper reporting on benefit fraud. However, the analysis also suggests that two ‘twists’ -

identified by Golding and Middleton (1982) and by Cook (1989) - in the mainstream plot about benefit fraud are now centre stage - the racialisation and gendering of fraud subjects - and these are shifting in subtle but significant ways.

The most notable superscrounger narrative during the study period was the case against Ehsan Awan ('Benefit Cheat Claimed For 43 Children', Daily Mail, 25th January), who was convicted of fraudulently claiming "child benefit for 43 children, Housing Benefit for 11 homes and dozens of claims for Income Support by using a string of different names". The article has all the elements of a 'superscrounger' story as identified earlier by Golding and Middleton:

"An illegal immigrant fleeced almost £400,000 from the taxpayer over 14 years...Judge Stanley Spence described the case as an example of a "complex and sophisticated fraud"...Two years ago he paid £60,000 cash for a house in East London"

Large amounts of money, sophisticated fraudulent strategies and Mr. Awan's "illegal immigrant" status - even though the article much later and on a different page, notes that whilst he entered the country illegally, he went on to marry a British citizen, thus becoming a 'legitimate' resident - confirm his 'superscrounger' title. However, whilst Golding and Middleton (1982, p. 93) argue that benefit fraud stories use adjectival racism gratuitously, the analysis conducted for this research suggests that the use of such "ethnic labels" are becoming *central* to the story. In Mr. Awan's case, for example, great emphasis is placed on his claim for 43 children that did not exist - tapping into and ultimately confirming what Golding and Middleton refer to as "familiar prejudices about immigrant fecundity" (p. 93).

There is a more explicit racialisation of fraud subjects within the continued pre-occupation with benefit fraud as organised crime. During the first month of 2000, there was a small but notable focus upon the fraudulent activities of organised gangs, as illustrated by these headlines:

"£1.2m Benefit Fraud: Gang Of Six Worked Full Time Fleecing The Taxpayer" (Daily Mail, 12th January, 2000)

"A team of conmen helped themselves to £250,000 in benefits after stealing the identities of missing people" (Daily Mail, 25th January, 2000)

“Nine members of the same family set up a ‘fraud factory’ aimed at netting £3m in false insurance and benefits claims” (Daily Mail, 25th January, 2000)

However, as the following extracts illustrate, rather than being gratuitous, as Golding and Middleton argue, there is a sense in which racialisation is becoming central to many of these stories and is being given explanatory salience:

“Five Jamaicans...[a] gang - four of whom were revealed to be illegal immigrants - used the identities of dead British children to gain the paperwork necessary to carry out...false benefit claims” (Daily Mail, 25th January, 2000)

“All the defendants - who come from Limerick in Ireland - had pleaded guilty. Sentencing the six yesterday at Snaresbrook Crown Court, East London, Judge Coleman described them as “professional fraudsmen”” (‘We Can’t Stop The Benefit Fraudsters: 20 Years For The Family Fiddlers Who Fleeced Taxpayers of £1.2m’, Daily Mail, 13th January, 2000)

“£300,000 Benefit Fraud Gang Lifted Ex-Pats’ Names From Who’s Who Three benefit fraudsters who swindled the taxpayer out of more than £300,000 by stealing the identities of British expatriates were behind bars last night. The Nigerian gang...” (‘£300,000 Benefit Fraud Gang Lifter Ex-Pats’ Names From Who’s Who’, Daily Mail, 7th March, 2000)

Here, too, subtle links are made - and reinforced - between the ‘outsider’ (either due to colour, nationality, religious beliefs) and the fraudulent practices of organised gangs.

The analysis presented so far therefore confirms the continued importance of traditional constructions of benefit fraudsters within media coverage - albeit with important variants on these themes. However, there is also some evidence from this analysis that superscrounger narratives during this period and beyond, are beginning to ‘redefine’ the traditional subject of media-generated public narratives about benefit fraud. There are two themes here: the emergence of the disabled fraudster and the bogus asylum seeker.

The story of Samantha Nicolson provides a powerful illustration of the first new theme. Samantha was awarded much space in the *Daily Mail* when she was found guilty of defrauding the Benefits Agency out of £18,000 over three years (‘Too Ill To Work, The Woman Who Drove A Giant Dump Truck’, 21st November, 2000). Whilst undeclared

paid work is the dominant fraudulent practice (Rowlingson, et. al., 1997), what is interesting about this case is that Ms. Nicolson is a disabled claimant, a status which is traditionally deemed as worthy or deserving of welfare. There is little discussion of the fraudulent actions of disabled claimants in previous analyses of media reporting on benefit fraud, suggesting that this may be a 'new' focus for newspapers⁵. Certainly in 2001, outside the study period, the *Daily Mail* carried several reports of the fraudulent activities of claimants in receipt of impairment-related benefits:

'She's One Of The Top 20 Sprinters In The World. Not Bad For Someone Claiming Benefit For A Bad Back' (11th September 2001)

'At Work, The 'Wheelchair' Cheat Who Won The Lottery' (13th September 2001)

'The 'Disabled' Jogger: Claimant 'In £70,000 Fraud' Ran Regularly, Court Told' (15th September 2001)

"A bus company boss was beginning a jail sentence last night for employing a team of benefit cheats to transport children to and from school. Jack Edwards recruited six drivers who were paid cash-in-hand while claiming more than £50,000 in Incapacity Benefit between them, saying they were too ill to work" ('School Bus Bandits', 29th September 2001)

As already noted, Dee Cook (1997, p. 25) has talked about the increasing profile of asylum seekers in debates about 'scrounging'. More recently, Sales (2002) has noted how the political debate about asylum has "been predicted on the notion that the majority of asylum seekers are 'bogus' and therefore undeserving of entry to Britain and of social support" (p. 456). To be sure, alongside the disabled claimant and the organised gang, asylum seekers appear to be fast becoming the new folk devil (Cohen, 1973) of contemporary media discourse around benefit fraud, as this story from the *Daily Mail* illustrates:

'Scandal Of Asylum Cheats: We Gave Them A Good Home And Money. Look How They Repay Our Generosity' (Mail, 2nd March, 2000)

⁵ That said, Franklin (1999b: 27) points out that in February 1998, a number of newspaper articles concerning the fraudulent activities of disabled people emerged after Whitehall began leaking such stories to the media in an explicit attempt to dampen the growing public criticism of cuts to Disability Living Allowance.

This lengthy report centres on Maria Nistor and her husband David who came to Britain from Romania “in the back of a lorry” in October 1998. The Mail were apparently contacted by residents of the private housing estate where the family have been re-housed. Maria and David - who have three children, including a baby son - are given “£235 every fortnight and live rent-free in a four-bedroom house”. David’s brother, Filip - with wife and three children also - shares the house and “receives the same amount of benefits, meaning the household has a minimum monthly income of £940”. The report only mentions the number of dependants Maria, David and Filip have towards the end of the article and this casts a different light on the amount of money the Nistor family receives from welfare. Still, it is not solely the fact that this family receives benefits which the Mail objects to. Rather, it is that both men have admitted to working whilst in receipt of benefit - David as a construction worker and Filip as a waiter. There is little discussion of their employment, but massive detail of the lifestyle this family now has:

“the Nistor’s £130,000 semi...has double glazing, wall-to-wall carpets and a three piece suite in the lounge. Another downstairs room contained a portable CD player, rows of neatly pressed shirts and suits and several pairs of shoes in a row. The garden has a large climbing frame, slide and basketball net. Maria Nistor’s children were dressed in new clothes and her husband wore a smart beige fleece sweater and an expensive Kickers anorak. He also has a Vauxhall Astra and a mobile phone. Filip...has a mobile phone and drives an Astra”

This portrayal of the Nistor’s lifestyle is done in such a way as to promote a public sense of outrage at the Nistor’s actions. The Nistor’s are constructed as undeserving of these material goods since they have flouted the rules of the game by taking on employment. But there is more to the story. Their neighbours - who allegedly contacted the Mail - lives have been turned to “misery” since the Nistor’s occupation of the £130,000 semi:

“Retired lorry driver Norman Sibley, 55, and his 52-year-old wife Marilyn have sold the home where they lived for 33 years because they can no longer cope with living opposite the Nistors”

Mrs Sibley then goes on to give a dramatic account of the family’s “filthy behaviour” where dirty nappies have been thrown into the street, loud music played throughout the night, and lots of drunken debauchery. Another neighbour, Mrs Bowler, says, “It makes me mad when I think about the way they are milking this country. They live like lords.

They get all that money from the government and they're still not content". In all this, the Romanian family is constructed as undeserving, criminal, immoral - as bad people. The story feeds into and confirms a public imagination about asylum seekers as fraudulent.

The analysis presented here points towards a more inclusive focus in terms of the subjects who personify the contemporary media discourse around benefit fraud. The inclusion of stories about disabled male and female claimants, organised gangs whose members are from ethnic minorities, and asylum seekers, points towards the 'old' and 'new' content of media-inspired public narratives around fraud. Moreover, to some extent, articles such as these serve to mask, or at least overshadow, the fraudulent activities of white, British-born claimants. It could be argued that publishing such stories serves to construct a hierarchy of entitlement to fraud. In this view, whilst all benefit fraud is viewed as wrong, to some extent it is almost doubly wrong for 'outsiders' to engage in fraudulent action since it is not 'theirs' to defraud.

Blunders, errors and the enemy within

As the previous discussion has highlighted, earlier research found that the incompetence of public sector agencies and official has long been an aspect of the media coverage of welfare in general and social security fraud in particular. Throughout the late 1990s and into the Millennium, the issue of asylum seekers has dominated much political debate and created an opportunity for some newspapers to tap into concerns about the alleged liberality of the British welfare state and beliefs about the criminal tendencies of 'outsiders'. Another variant on this theme appears, superficially at least, to be at odds with the primary focus upon 'blaming' the fraudster for their actions. As these headlines illustrate, the year 2000 saw a continued emphasis in some stories on official wrongdoings or errors:

"System To Blame For Failure To Halt Cheats, MPs Told" (Mail, 13th
January, 2000)

"Cuts Make Life Easier For Benefits Fraudsters" (Mail, 3rd February,
2000)

"DSS Errors Cost £890m" (Mirror, 11th August, 2000)

“Darling Is Blamed For Failure To Halt Benefit Fraudsters” (Mail, 19th August, 2000)

The focus in these stories is upon the ‘faults’ and ‘errors’ of social security officials, ministers and their policies. In another story, the Mirror is as disgusted with the fraudulent actions of a female claimant as it is with the court who gave the woman 26 years to repay the benefits she dishonestly obtained (‘Dole Cheat Gets 26 Years To Repay’, Mirror, 14th December, 2000).

Another associated theme is of the enemy within. Here, articles report on the fraudulent actions of those either working for the benefit authorities (‘Scandal Of Benefit Fraud Culture: Two More Councils Investigate Staff’, Mail, 24th February, 2000) or of those family or friends of people who work for the authorities. The *Daily Mail*, for example, covered the case of Lisa Taylor (‘Council Chief’s Fraud Crusade Nets Daughter’, Mail, 9th December, 2000; ‘Fraud Fight Leader Quits As Daughter Faces Court: Clean Up Crusade By Labour Council Chief Led To Woman’s Prosecution’, Mail, 7th June, 2000). She was convicted of unlawfully claiming Housing Benefit for seven years, to the total of £30,000. However, her father is Ivan Taylor, Labour leader of Blackpool’s county council, “the driving force behind tough new measures to combat benefit cheats”, a strategy that has “since become a blueprint for other local authorities across the country” (Mail, 9.12.00). There is certainly an irony here, a particularly mischievous one the Daily Mail considered worthy of print. This type of story serves a dual purpose - it speaks to popular fears about corruption amongst public officials, as well as feeding the belief that “everyone is on the fiddle” (Cook, 1989).

An empirical investigation - A concluding comment

This admittedly partial analysis of the contemporary media discourse around benefit fraud suggests that whilst “a predictable and familiar set of motifs recur” (Golding, 1999, p. 147), within those enduring themes ‘new’ shifts or emphases are emerging. Most importantly, from the analysis presented above, is the extent to which a variety of ‘new’ subjects have emerged to personify the contemporary media discourse around benefit fraud.

Benefit Fraud and UK Government⁶: A Brief History

This section first offers a brief history of the way in which successive governments - from the 1970s - have legislated, discussed and campaigned about benefit fraud to ascertain the content of the political discourse on this topic. Following this, the section then presents a thematic analysis of a purposive sample of press releases, speeches and reports concerned with benefit fraud issued in the year 2000 in order to begin to describe the contemporary political discourse around benefit fraud.

As Roger Smith points out, “official concern with fraud is not new” (1985, p. 112). Since the days of the Poor Law and concern with the ‘malingerer’, through to contemporary policy initiatives aimed at ‘rooting out’ social security abuse (DSS, 1998), benefit fraud remains a major preoccupation of government. In the early 1970s, as unemployment started to rise noticeably, Keith Joseph, as the then Conservative Secretary of State, instituted a committee - the Fisher Committee - to investigate the abuse of social security benefits. Later, Labour Minister Stan Orme created a departmental co-ordinating committee on abuse and composed a “six-point fraud action plan with a commitment to resources, training and facilities, improved investigative procedures, new anti-fraud measures, managerial involvement and greater emphasis on fraud awareness” (Smith, 1985, p. 112). Interestingly, this latter initiative reflects a concern with the administrative failings of the system identified in the earlier section as an enduring feature of media coverage of fraud.

For Cook (1989) however, it was the Thatcher era that signalled a real engagement on behalf of the government with benefit fraud as a significant policy issue. Against the background of ‘scroungerphobia’ (Deacon, 1978) which gripped the UK throughout the 1970s, the Conservative government initiated its offensive against welfare claimants:

“the use of special squads (Special Claims Control - SCC - Units), random checks on target groups (particularly the unemployed and lone mothers) and the introduction of the principle of targeting ‘benefit savings’, all...radically raised the profile of the policing of welfare claimants” (Cook, 1997, pp. 21-22)

⁶ See Terpstra (2002) for a discussion of the way in which the Dutch government has approached benefit fraud over time.

Throughout the eighteen years of Conservative reign, crackdowns, anti-fraud drives and a host of other campaigns were introduced which set a precedent for successive governments. Into the 1990s, and the battle against benefit fraud continued. Most prominent here was Peter Lilley's 1992 Conservative Party speech where yet another crackdown on fraudsters was announced. As Golding points out (1999), Lilley's "gruesome adaptation of a Gilbert and Sullivan ditty ("I've got a little list/Of benefit offenders who I'll soon be rooting out/And who never would be missed...") had them rolling in the aisles and across the front pages" (p. 147). Then, in 1996, the National Benefit Fraud Hotline was introduced, described as the "brainchild of the brainless Social Security Secretary Peter Lilley" (Parsons, 1996, p. 9). The initiative signalled a new direction in anti-fraud policy: the government were inviting the public to be its ally, an alliance continued and extended by the New Labour government.

In 1997, Tony Blair succeeded in defeating the Conservative party in the general election. Frank Field, MP for Birkenhead, was given the post of Minister for Welfare Reform, although it took nearly a year for him to publish his Green Paper detailing the framework for reconstructing the welfare state (DSS, 1998). Central to this reconstruction was a "purge on benefit fraud" (Brindle and White, 1998, p. 1). Perhaps this emphasis on fraud was unsurprising given Field's many years bemoaning the extent of benefit fraud and the inability of successive governments to deal with this problem adequately (1979, 1995a, 1995b). The Green Paper declared that the Labour Government was "committed to tough action to stop social security fraud" (DSS, 1998, p. 2)⁷. The emphasis on fraud was also reflected in the launch of the Benefit Fraud Inspectorate (BFI) in November 1997, which was established "in response to widespread concerns about the estimated levels of fraud and attacks being made on the social security system" (Stewart, 1998, p. 1).

Whilst long a feature of political rhetoric it would appear that since the early 1970s, in the context of a wider critique of public welfare provision, benefit fraud has moved to the centre of political concern. Over the past 30 years, for successive governments and irrespective of political ideology, benefit fraud has been constructed as a problem which will no longer be tolerated, that needs to be tackled effectively and for which funding

⁷ Indeed, 'tough' is one of New Labour's keywords (see Fairclough, 2000).

would be made available (Cook, 1997). The extent to which these rhetorical themes have continued into the new Millennium is the focus of the next section.

Benefit Fraud in Government Material in 2000: An Empirical Investigation

The year 2000 was a busy one for those ministers involved in the development of benefit fraud policy. There has been a succession of speeches, press releases, and announcements about social security fraud during this time. This section presents a thematic analysis of that material. Mirroring the contemporary media discourse, it will be argued that there are enduring themes within the political discourse around benefit fraud as well as ‘new’ foci. This section will also suggest that there has been an explicit attempt by the present government to *redefine* the subject of popular thinking about benefit fraud and, more widely, to *remoralise* the act of benefit fraud - and, arguably, the relationship between the individual and the welfare state - itself (Heron and Dwyer, 1999; and Williams, 1999).

Enduring Themes in Government Discourse

The fight against fraud

It was noted earlier how newspapers tended to report policy developments around benefit fraud through the language of warfare. Government press releases about benefit fraud - which typically included quotes from the then Social Security Secretary Alistair Darling - draw frequently upon the vocabulary of warfare. Importantly, however, as these quotes illustrate, the government allies in this war are explicitly defined to include the public:

“...escalate the *battle* against fraud” (12th January 2000)

“Mr Darling unveiled plans for a major publicity *offensive* against benefit fraud” (21st January 2000)

“Our greatest *ally* in the *battle* against welfare cheats is the public” (24th January, 2000)

“We must all join *forces* to fight fraud” (24th January, 2000)

“Alistair Darling today unveiled a *crackdown* on poorly-performing councils that fail to *combat* fraud and error in Housing Benefit” (6th March 2000)

“...the *war* against fraudsters is to go high-tech...Mr Darling said “I am determined that the DSS has all its *weapons* in its *armoury* to fight benefit fraud”” (3rd April 2000)

“Darling...launched a new £2 million advertising campaign - the latest *weapon* in the *war* against benefit cheats” (10th May 2000)

The subjects of government discourse around benefit fraud

During the study period, organised benefit fraudsters were the target of much political rhetoric. In January, Alistair Darling announced a variety of initiatives directed at “organised benefit fraudsters” (DSS Press Release, 24th January 2000). Central to these plans was the creation of a National Benefits Intelligence Unit, which would draw upon “the expertise of our top fraud investigators, as well as intelligence from other agencies, including the police, local authorities, the immigration service and others”. In the same year, the then DSS also published a report on organised benefit fraud (Scampion, 2000) reviewing how it could be countered. Government statements about fraud were increasingly concerned with the ‘professional cheat’ during the study period.

Alongside this preoccupation with organised benefit fraud, the government also focused upon a particular group of individual fraudsters - those who work whilst claiming. In early January, Alistair Darling said of people who engaged in undeclared work:

“These people are not loveable Arthur Daleys but are stealing the money we all contribute to those who need it most” (12th January)

Later in the study period, Darling announced:

“People who work and claim benefits aren’t loveable rogues, what they are doing is despicable” (10th May)

Implicit in these two statements is the view that those who work and claim are widely perceived amongst the public as ‘jack-the-lads’, entrepreneur-ish in their fraudulent pursuit of social security benefits. The government is acknowledging this popular view, but is challenging rather than confirming it. There is also a veiled moral undertone within such statements. This strategy - of critically acknowledging the popular

perception through a moral context - is a recurring one used by the government during the study period, as shall be discussed later.

A related issue here is the strong and recurrent emphasis placed upon the 'hidden economy' as the main location within which fraud occurs. The 'hidden economy' is certainly perceived by the Government as the primary site within which benefit fraud takes place - this is confirmed by Lord Grabiner's report on the 'black' economy (Grabiner, 2000) and the haste with which Gordon Brown adopted most of the report's recommendations (Tran, 2000).

The public as an ally

It was noted earlier how successive governments have sought to engender the belief that it is acceptable for the public to report people whom they suspect of benefit fraud. The National Benefit Fraud Hotline, introduced by the Conservatives in 1996, continued to provide "valuable intelligence" (DSS Press Release, 24th January) in the year 2000. The 'new' twist in this mainstream plot about fraud however, is the government's direct attempts to sustain the belief that it is wholly acceptable to report neighbours, friends and even family members to the benefits authorities. The National Benefit Fraud Hotline invites citizens to report upon the activities of suspected fraudsters. In April 2000, Alistair Darling announced that the World-Wide-Web would provide another way for the public to report suspicions of benefit fraud (3rd April 2000), and in May the 'net a fraudster' campaign was officially launched by Social Security Minister Jeff Rooker. Introducing the internet report form, Rooker commented that:

"Today we are giving the public another means of joining the fight against fraud. The internet page is easy to use and is strictly confidential. I am confident it will be put to good use by all the honest citizens who are fed-up with being taken for a ride by fraudsters" (29th May 2000)

There are two important issues embedded within this statement. First, initiatives such as these which widen the avenues through which people can report alleged fraudsters, are an attempt at building an 'alliance' with the public in the battle against benefit fraud. The 'net a fraudster' campaign could be interpreted as an attempt to recast the battle-lines between enemy and ally and, perhaps more sinisterly, as an attempt to widen the state's control over the activities of its residents. Second, such campaigns also victimise

the “honest citizens” through arguing that benefit fraudsters have, essentially, ‘ripped them off’. In this view, the government is seeking to redefine the nature of benefit fraud, to present it as a crime with a victim.

Redefining benefit fraud as a crime with a victim

During the study period, there was much talk of the ‘victims’ of benefit fraud within government material. Alistair Darling declared that “benefit fraud is not a victimless crime and affects us all. Every pound lost in fraud is a pound not available for schools, hospitals and other public services” (24th January). Later that year, he announced that “benefit fraud costs every household in this country over £80 a year. People would be rightly indignant if £80 was stolen from their wallets” (10th May). This direct attempt to construct benefit fraud as a criminal act, with the general public and its services being victims of this conduct, is further enhanced through the specific use of terms such as ‘theft’ and ‘stealing’:

“Those who steal from the benefits systems will be caught and punished” (4th February 2000)

“People who work and claim benefits for the unemployed are contemptible. They are stealing money they are not entitled to” (27th March 2000)

In aligning the fraudster with the thief, burglar or robber, the government is seeking to elevate the fraudulent claimant to an object of, or indeed a target for, social contempt⁸. The government ‘know’ that there is a common view that benefit fraud is a victimless crime since there has been important government-funded research which explored attitudes towards benefit fraud in the late 1990s (Rowlingson, et al., 1997). Again, this redefining of fraudulent action by the government has moral undertones.

The analysis presented here suggests that the government’s mainstream plot about benefit fraud - that is, the story it tells about fraudulent action - is developing in two ‘new’ and explicit directions. First, there has been a clear attempt by the government during the study period to *redefine* fraudulent action - both in terms of the subject and the nature of the ‘crime’. In particular, the organised benefit fraudster and the claimant

⁸ Peter Golding (1999) noted that the news media also presented people who engage in fraud as objects of social contempt.

who engages in undeclared work - though certainly not 'new' subjects of the government discourse - have been firmly redefined in new ways as thieves. Further, 'honest' citizens have been redefined as victims of benefit fraud. Second, in redefining the act of and actor behind benefit fraud, the government has sought to *remoralise* fraudulent action and, more generally, the relationship between the individual and the welfare state itself. These two 'new' directions can be illustrated through examining the recent 'Targeting Fraud' campaign.

New Labour's 'Remoralising' Project: 'Targeting Fraud' - A Case Study

An example of New Labour's attempt to (re)establish a moral basis for some aspects of their social policy can be found in their 'targeting fraud' campaign which started life as a pilot advertising crusade focused on the North West from early May 2000. Nation-wide from February 2001, the 'targeting fraud' campaign has two objectives:

“On one level the campaign will challenge public attitudes towards benefit fraud and reinforce our messages to the public that benefit fraud is wrong and unfair and it will not be tolerated; and on another level, it will also build awareness amongst claimants that the chances of getting caught and punished for benefit fraud are greater than they think and so act as a deterrent” (Targeting Fraud Website, 2000)

Followed up with a succession of adverts on radio, billboards and in newspapers, the centre-piece of phase one of the campaign involved three television adverts that featured “realistic and plausible scenarios where abuse of the benefits system is taking place” (Targeting Fraud Website, 2000). All three adverts refer to working whilst claiming. Interestingly, the targeting fraud website argues that they are not lecturing people about benefit fraud, but allowing the audience to “make up their own minds about whether the behaviour is ‘fair’ and ‘right’”.

Advert one pictures two men in a run-down car. Chris, an acquaintance of the two men, pulls-up in front of them in a flashy BMW. Chris tells the two men that he got a good deal for his car through paying by cash earned from working. He drives off, parks in a bus lane and tells his girlfriend next to him that he's going to collect his 'social'. Advert two follows a young woman, Jenny, happily enjoying a shopping trip through town, stopping off for a coffee before returning to the hair salon she works at. Her employer is angry since she allowed Jenny time off work to 'sign on' and return immediately. As it

is, Jenny has left customers waiting. Advert three shows two men in a pub talking about the bad luck which has befallen their 'unemployed' friend Terry. Unbeknown to the friends, Terry has been working as a labourer, cash-in-hand. The friends are sympathetic to Terry and, when he comes into the pub, they buy him drinks which Terry appreciatively accepts.

The collective message from these three adverts is that benefit fraud is unfair and wrong, and that those engaging in fraudulent action are exploiting the goodwill of honest citizens. Such adverts, however, do not tell the whole picture: indeed, all three characters appear to be single adults, without dependants. Moreover, the three characters do not appear to be experiencing poverty or to have found themselves in debt: the rationale for their actions, as presented in these adverts, is firmly couched in terms of greed not need. This is, perhaps, to be expected of a campaign constructed in order to "promote intolerance of those who defraud the system" (24th January 2000, DSS Press Release). There is, within these adverts, an absence of subjects with young children, of 'poor' subjects, of older subjects, and of disabled subjects. Popular understandings of 'acceptable' benefit fraud - as unveiled by, amongst others, the research conducted by Rowlingson and colleagues (1997) - was that it was short-term, committed for family need and for relatively little cash. It could be argued that these adverts reflect the exact opposite of this viewpoint.

The second phase of the national Targeting Fraud campaign commenced in September 2001. Aimed at warning claimants - honest and bogus - that the newly renamed DWP is "on to you" and, presumably, to reassure the public that fraud is being controlled and punished, the campaign now depicts the characters seen in the television adverts being caught by fraud investigators⁹. There is a clear message here: those who engage in fraudulent activity will be found by fraud investigators. This visual message is not only being conveyed through billboards, newspapers and bus stops, but also through the London-based soap opera, *EastEnders* (w/c 12.9.01). The character Billy Mitchell has recently been targeted by fraud squad officers who have photographic evidence of him

⁹ Rather ironically, the female actor who played 'Jenny' in the advertising campaign has since been investigated by fraud officers. A Sunday newspaper revealed that whilst in receipt of both Housing Benefit and Job Seekers Allowance, she had failed to declare the proceeds of television work to the benefits authorities (Michael, 2002, p. 23).

working in the E20 night-club whilst in receipt of social security benefits. In one scene, Billy is being interviewed by two fraud squad officers about his undeclared working. Billy denies it is him, so the officers show him photocopies of his wage slips. Still Billy refutes the allegations, arguing that it could be another Billy Mitchell. The officers then show Billy photographs of him signing for deliveries outside the club. Billy refuses to admit his guilt. When the tape recorder is turned off, Billy asks the female officer what would happen if it was him and she informs him that they would prosecute and if he did not pay back the money plus 30%, he could face a prison sentence. Soap operas are a source of information to viewers. It is not uncommon for Government press officers to persuade soap writers to include particular story-lines so to assist a government campaign (Franklin, 1999b). The story of Billy Mitchell - in conjunction with large-scale advertisements - serves to shape knowledge about benefit fraud: in this instance, if you engage in fraud against the social security system, you will be caught. Moreover, the storyline also reflects one of the central subjects of the contemporary benefit fraud discourse - the unemployed claimant engaging in regular, full-time undeclared work - as well as exposing what is 'sayable' within that discourse - that individuals committing benefit fraud will be detected and punished.

The 'Targeting Fraud' campaign clearly engages with the popular thinking about benefit fraud and seeks to reshape it to 'fit' with the government's stance. At a cost of £3.4 million, one of the most expensive government campaigns ever (Watt, 2001), it is very clear that for the government at least, the current popular perceptions about benefit fraud - perceptions unmasked by Rowlingson's (1997) research which suggested that benefit fraud is tolerated, acceptable (within reason), and without victims - is problematic and something which requires change. The government have also sought to challenge the view that it is unfair or wrong to report people who are suspected of engaging in fraud.

There is, within the political discourse around benefit fraud as explored in this section, a clear unfolding story. During the study period, the emphasis has been on *redefining* the available knowledge about benefit fraud: the government has sought to *redefine* the 'subject' of the discourse through highlighting the activities of organised gangs and it has also sought to *redefine* the nature of fraud in terms of constructing it as a crime with a victim. This signifies an explicit attempt by the government to '*remoralise*' the benefit

fraud discourse: the government's message is that benefit fraud is unacceptable, unfair and wrong. However, its remoralising project is not underpinned by a fixed morality prescribing rights and wrongs: rather, as the Targeting Fraud website declared, it wants the public to "make its own mind up about whether benefit fraud is wrong". This is because, as David Walker (1997) explains:

"As a non-socialist party Labour has no intrinsic moral position. It [is] a sort of political magpie picking up bits and pieces of behavioural judgement or else a ship driven by the winds of attitudinal and electoral change" (p. 66)

Contemporary Benefit Fraud Discourses: A Critical Discussion

Hall (2001) proposes a framework for the study of discourse with specific reference to Foucault's work on punishment, sexuality and madness (pp. 73-74). According to this framework, a study of benefit fraud discourse should encompass a number of analytical elements. First, it would highlight statements about 'benefit fraud' which give us a particular knowledge about it. Second, it would reveal "the rules which prescribe certain ways of talking about these topics and exclude other ways - which govern what is 'sayable' or 'thinkable' about [benefit fraud] at a particular historical moment" (p. 73). Third, it would describe how the 'subjects' who symbolise the benefit fraud discourse are defined, with the traits we would expect these 'subjects' to possess in light of our knowledge about benefit fraud as it stands at that time. Fourth, a study of benefit fraud discourses would ascertain how knowledge about benefit fraud gains authority or how, as Hall argues, such knowledge achieves "a sense of embodying the 'truth'" (p. 73). Fifth, related to Foucault's interest in control and regulation, it would include a discussion of the way various institutions punish those involved in benefit fraud. Finally, sixth, a study of benefit fraud discourse would recognise that "a different discourse will emerge at a later historical moment, supplanting the existing one, opening up a new discursive formation, and producing, in turn, new conceptions of the topic, new discourses with the power and authority, the 'truth' to regulate social practices in new ways" (p. 74). This framework is used in this, the final part of this chapter, to summarise the main points to arise from the analysis presented in earlier sections. Also in this final section, links to the next three analytical chapters begin to be developed.

Knowledge of benefit fraud

The discourse analysis presented here has focused upon prominent statements made about benefit fraud within a purposive sample of newspapers and government material. Such statements produce a particular knowledge about benefit fraud which an audience - readers, viewers, supporters or critics - actively engages with. The media and the government are significant contributors to discourse, constructing a particular knowledge about, for example, the nature, the scale and the causes of benefit fraud. In the absence of first-hand experience of benefit fraud, the media may be an individual's only source of information on the topic (Cook, 1989). Even with first-hand experience, the knowledge the news media constructs about benefit fraud may still inform an individual's views on the topic. In this way, the media and the government are able to construct a mainstream plot about benefit fraud which can be expected to shape accounts of fraudulent action or, potentially, influence an individual's decision to defraud. Within this plot, there is a very clear knowledge being constructed about benefit fraud - it is an act driven by greed not need, and that it is a crime which deprives state-run services of much needed financial resources. Moreover, the absence of certain statements about, for instance, the varied types of fraud committed - such as the non-appearance of statements on the fraudulent activities of pensioners on Income Support, even though this fraud is estimated to be worth £81 million pounds (DWP, 2002, p. 32) - or that other claimants are also victims of benefit fraud, serves to bias the knowledge which is available for audiences.

Defining the rules of the 'sayable'

In terms of the rules which define what is 'sayable' and 'unsayable' within discourse, much of the analysis presented in this chapter has focused upon what is present: in other words, what is sayable. As has been noted at various points in this chapter, much is 'unsayable' or 'missing' from contemporary benefit fraud discourses. Dee Cook (1989) makes a similar point. She argues that the lives of those engaging in benefit fraud are "characterised by poverty and degradation, but this is absent in popular discourses on the 'problem' of scrounging" (p. 17). This is particularly the case with the knowledge the media construct about benefit fraud. Stories of poverty or debt are largely ignored in newspaper articles about 'superscroungers'. To be sure, what is sayable about benefit fraud, through discourses which are shaped by the media and the government, is that it

is a lucrative endeavour, committed by immoral and idle men and women, and also by highly capable criminal gangs. What is not sayable is that many claimants - honest and fraudulent - struggle to make ends meet on meagre welfare payments (Kempson, 1996).

It is much more difficult, however, to reveal how 'rules' governing what is sayable and unsayable about benefit fraud have changed over time. Arguably, there are 'messages' which are now sayable, yet were unsayable in the past - for example, the fraudulent activities of disabled claimants appears to be unspoken of until the late 1990s/early 2000s. Moreover, there is little indication from the newspapers or government documents that it is any more possible to link benefit fraud to poverty now than it was in the past, despite much academic research confirming this link (for example, Cook, 1989; Jordan, et. al., 1992). There is a more pressing issue here of what or who imposes the rules about what is sayable and unsayable about benefit fraud - a point Hall, as well as the analysis presented here, does not address. In fact, as Purvis and Hunt (1993) note, there has been scant attention paid to the conditions of discourse production.

Defining the subjects who personify benefit fraud discourses

Previous analyses suggested that in the 1970s, the subject which personified benefit fraud discourses was the unemployed claimant who engaged in cash-in-hand work (Golding and Middleton, 1982; see also Popay, 1977). In the UK there has been a strong degree of homogeneity throughout the years in terms of the subject who embodied benefit fraud discourse. However, the analysis presented here suggests that in recent years a wider variety of subjects have come to embody such discourses. In particular, and as other analyses attest to (Cook, 1989; Golding, 1999), the fraudulent female, the organised gang, the asylum seeker, and the disabled fraudster, are the most recent subjects to embody the contemporary discourse around benefit fraud. However, other subjects are 'missing' from the material analysed for this study, such as subjects who do not declare their cohabitation, or subjects who fail to declare the real amount of their savings. This is perhaps unsurprising given the way knowledge has been constructed about benefit fraud by the media and the government in the year 2000.

Establishing truth claims

Whilst the above descriptive elements of benefit fraud discourses can be relatively easily 'read off' from written or spoken language and visual imagery, it is a much more challenging analytical task to explain how knowledge about benefit fraud gains legitimacy or is accepted as 'truth'. At the simplest level, it could be argued that media and government statements about the nature and extent of benefit fraud are accepted as 'true' because such statements are being voiced. However, the processes whereby discursive themes gain wide acceptance and the link between discourse and social action is inevitably more complex than this. Any attempt to explain how knowledge gains legitimacy has to allow for agency on the part of the audience - viewers, readers, and listeners. It is not the case that people will, unquestioningly, believe everything they read or see. Whilst the media and the government co-produce a particular way of understanding benefit fraud, it is not passively digested by their audience. Rather, such knowledge is actively engaged with by the audience, some more critically than others. These knowledges only become 'true' if the audience defines them as such. In this context, the way in which many of the themes identified in both political and media discourse speak to long standing popular 'fears' about 'outsiders' for example, is important. Similarly, the 'fit' between the themes identified in the media and those evident in political statements will also serve to reinforce the 'truth' claims of these sources of knowledge.

Particular statements about benefit fraud can be argued to possess an inherent legitimacy. Earlier, it was noted how statistics were used in the reporting of fraudulent action. Such figures on the cost and extent of fraud are problematic, not least because fraud, by its very nature, seeks to hide its existence. But such figures remain a constant feature in government press releases and newspaper articles concerned with fraud.

Control and regulation

The analysis suggests that during the study period, media and political accounts of benefit fraud included much discussion of the manner in which fraud was to be regulated and controlled, and the punishments that would be used against persistent benefit fraud offenders. In particular, the 'targeting fraud' campaign and the 'net-a-fraudster' initiative are practices established by the then DSS - now the DWP - for

tackling benefit fraud. Current knowledge about benefit fraud - as constructed by both the media and the government - has served to produce such initiatives. Moreover, actual and potential fraudulent behaviour is now regulated by the public since current knowledge about fraud - that is, that it is acceptable to report suspected fraudsters - led to the 'net-a-fraudster' initiative.

Shifting discourse

The final point in Hall's framework speaks to the potential for change in the discursive context for social action:

“a different discourse or *episteme* will arise at a later historical moment, supplanting the existing one, opening up a new discursive formation, and producing, in turn, new conceptions...[of the topic], new discourse with the power and authority, the 'truth', to regulate social practices in new ways” (p. 74)

From the relatively limited review of the way in which media and political discourses have constructed benefit fraud over the years, there appears to be few indications that a radically different discourse is emerging around fraud. There have undoubtedly been shifts in terms of the subjects who embody contemporary fraud discourses, but these could not be argued to represent “new conceptions” of the topic. Perhaps this is because benefit fraud, as an issue, actually invades a number of other dominant discourses, most notably crime discourses and welfare discourses. To be sure, there have been ‘bigger’ shifts in the way in which knowledge about crime and welfare has been constructed over the course of the last century. After World War Two, for example, there was, as Fergusson and Hughes (2000) point out, “a shift in the ideas, the beliefs and even the social values that held sway” (p. 120) about the role of welfare and the causes of poverty and unemployment. This shift was shaped by, and reflected in, newspaper editorials such as *The Times* (Fraser, 1984, p. 209). The analysis presented here illustrates the continued significance of the media and the government in reinforcing the existing benefit fraud discourse but by embracing ‘new’ subjects.

Benefit Fraud Discourses and Individual Action: A Concluding Comment

This chapter has explored contemporary discourses around benefit fraud through examining a purposive sample of print news media and government texts. The primary purpose of this analysis has been to provide a context to situate the narrative accounts of

life on benefit and of fraudulent action offered by the respondents in this study. In Chapter 2 it was argued that individual action was shaped, at least in part, by discourses. As Layder (1994) succinctly contends, discourses “define and facilitate the social practices of individuals” (p. 95). It was also argued that Janet Finch’s (1989) notion of normative guidelines was central to understanding why people act in the way they do, and that such guidelines were constructed and reconstructed through discourse. The media and the government are significant shapers of the discursive context within which individuals act and account for that action. Consequently, the government’s ‘targeting fraud’ campaign - an explicit attempt to shift public understandings about benefit fraud - is an implicit attempt to (re)shape, to a greater or lesser degree, the normative guidelines individuals work with in their daily lives.

The interviews undertaken for this study did not ask respondents to reflect directly upon the media coverage, political rhetoric and national policy around benefit fraud. Nonetheless, respondents invariably, to a greater or lesser degree, reflected upon these issues. At a very basic level, the respondents, some implicitly, others less so, point to the mismatch between the dominant discursive themes identified in this chapter, and their experiences of fraud. For instance, the sample reflects a greater diversity of social life than is evident in the discursive ‘texts’ examined for this chapter. Mrs Brown offers an illustrative example of this point. Talking about her fraudulent action as an eighty-year old pensioner working on an outdoor market stall selling lingerie, she amusingly refers to the discrepancy between her experience of doing fraud, and the contemporary public knowledge about fraud as constructed by the media and the government:

“Well who’d believe it? Who’d believe you that a women of eighty and she’s working on the market? They say ‘get away, you’re pulling my leg.’” (lines 83-84)

Moreover, the accounts given by respondents of doing fraud were stories of lives lived far removed from the (alleged) luxurious existence enjoyed by ‘superscrangers’, as reported in the media.

At a higher analytical level, however, as the next three analytical chapters unfold, the complex and iterative links between the discursive and the material contexts within

which these respondents live, the normative frames within which they act, and the accounts of benefit fraud they offer, will be developed.

Chapter 6

Resources For Managing Daily Life: A Qualitative Analysis

Introduction

This second data analysis chapter engages in depth with the interview material and reflects upon the sociological concept of *resource* as it relates to accounts of action. Drawing on Giddens' theory of structuration (1984), chapter 2 argued that the notion of resource was an important one for understanding why people act in the way they do. It was suggested that actors draw upon a range of resources to 'go on' in daily life. Within this context, this chapter examines the accounts respondents gave of 'getting through life' - of which benefit fraud is one part - discussing the 'resources' they made use of and how such resources were experienced.

This chapter is divided into four sections. First, it reiterates some of the conceptual issues raised in chapter 2 concerning what constitutes a resource, drawing particularly on the theoretical work by Giddens (1984) and Sewell (1992), as well as the empirical research undertaken by Gabe and Thorogood (1986). Section two considers the types of resources the respondents talked about during the interviews, identifying three over-arching and interconnected categories of resource - *financial*, *social* and *ontological*. It is argued that actors exist within *resource-configurations* which enable and/or constrain their capacities to 'go on' in everyday life or their abilities to 'transform' their social circumstances over time. Broadly speaking, there are two types of resource-configurations actors have access to - 'thick' and 'thin' - and the chapter presents the resource-configurations of three respondents to illustrate these types. The third section details the ways in which resources were experienced by the respondents as either enabling and/or constraining. In particular, this section highlights the way in which *time* shaped the respondents' experiences of specific resources. Section four provides a conclusive overview of the central issues raised in this chapter and sets the scene for chapter 7.

The Concept Of Resource: A Quick Overview

One of the central concepts to emerge from chapter 2's discussion about understanding social action was the notion of *resources*. It is a key term in Giddens' (1984) theory of structuration¹. For Giddens, resources (coupled with rules) are structural properties which are drawn upon by actors to 'go on' in daily life. The idea, common within much sociological writing, that 'structure' constrains human action is only a partial one for Giddens: in his view, resources (along with rules) *constrain* as well as *enable* action. In summarising Giddens' understanding of the term, Layder (1994) explains that "resources generate power which underpins a person's ability to effect change in his or her social circumstances (their transformative capacity)" (pp. 138-139). To some extent, Giddens' insightful focus upon power and transformative capacity in his account of resources, results in an abandonment of a specific definition of what constitutes a resource. As Sewell (1992) argues, Giddens' account of resources reveals very little other than to implicitly suggest that "resources are anything that can serve as a source of power in social interactions" (p. 9). Moreover, Giddens' focus upon the transformative capacity of resources leads him to argue that resources are virtual, having only a "time-space presence" (Giddens, 1984, p. 33). Sewell challenges this proposition insisting that material resources, by their very nature, "exist in space and time" (p. 10).

Whilst the theoretical debate about the notion of resources continues without resolution, several empirical studies have engaged with the concept. Chapter 2 elaborated upon these works in more depth, though most prominent in that discussion was the work of Jonathan Gabe and Nicki Thorogood (1986) and their study of benzodiazepine use amongst black and white working class women in the UK. Taking Giddens' structuration theory as their starting point, Gabe and Thorogood conceptualise prescribed drugs as a *resource* and provide a valuable analysis of the way in which these are given meaning by black and white working class women. They explored the way in which their respondents understood their benzodiazepine use as either enabling or constraining in terms of their management of

¹ Kieran Healy (1998: 520) has argued however that whilst Giddens conceives of structure as rules and resources, the "terms do not have equal weight", with Giddens putting "the emphasis overwhelmingly on rules".

everyday life. Their study also highlights seven other resources the women identified as significant for them to 'go on' in daily life. These were: paid employment; housing; relationships with partners and children; leisure activities; cigarettes; alcohol; and finally, religion². Such resources, including the prescribed drugs the women had access to, were experienced differentially by the sample: the resources were "differentially available, accessible and acceptable to these women" (Gabe and Thorogood, 1986, p. 744). Moreover, the women experienced those resources as both enabling and/or constraining.

In managing daily life, actors draw upon resources - structural properties, or 'stock' - to live their lives. This is not to imply that resources only exist 'out there', in an objective sense, as material objects people possess. The concept of resource, as employed in this chapter, also refers to 'stock' which is not objectively visible, but is nonetheless existent³: social relationships, for example, between friends and family, neighbours and colleagues. Resources may also be found within the realm of the psychological, referring to 'stock' which the individual possesses within themselves. For instance, Gabe and Thorogood note how within the health literature, the concept of resource has traditionally been used to refer to personality characteristics, such as self-esteem, or to well-being. Such 'stock' are ontological in nature, yet are significant resources actors draw upon - perhaps sub-consciously - to manage day-to-day life. The individual exists within this complex web of material, social and ontological resources⁴, though the employment of this 'stock' by actors is no simple process. As Gabe and Thorogood (1986) point out, such resources are "differentially available, accessible and acceptable" (p. 744) to actors. The extent to which resources are available, accessible and acceptable, and the way in which those resources are experienced as either enabling and/or constraining, is shaped significantly by an actor's

² A significant omission from Gabe and Thorogood's list of resources is social security benefits, despite the fact that some of the women in their sample would have been reliant, to greater or lesser degrees, upon welfare.

³ This idea resonates strongly with the notion of social capital (Putnam, 1993; Lynch, et al, 2000) and cultural capital (Bourdieu, 1986; 1990 and with Wacquant, 1992). See chapter 2 for a discussion of these two concepts.

⁴ There are, of course, more than just financial, social and ontological resources actors are embedded within. For example, it could be argued that there are biological or genetic resources, as well as cultural resources.

structural position. Moreover, the perception and the experience of resources may change with historical and biographical time, and across different places.

The remainder of this chapter seeks to empirically illustrate the points made above in relation to resources through drawing on the interview data with 16 men and women who have engaged in benefit fraud. It should be noted that the conceptual framework which underpins chapter 2 was constructed post-fieldwork, meaning that the notion of resources was not a specific focus of the interviews. Nonetheless, when respondents talked about their actions they were revealing much about the kinds of 'stock' they drew upon to deal with day-to-day life.

Mapping Resource-Configurations: Financial, Social and Ontological

This section focuses upon the types of resources the respondents spoke about during the interviews undertaken for this research. Respondents identified a range of 'stock' which they drew upon to manage their routine lives. In his structuration theory, Giddens (1984) argues that there are two types of resource: allocative or material resources, which generate power over objects or goods, and authoritative or non-material resources, which generate power over people. More recently, Sewell (1992) has renamed these categories, the former as non-human, and the latter as human resources. Applying Giddens' and Sewell's classification to the resources the respondents implicitly identified during the interviews, results in the following list:

| Material/Non-Human Resources | Non-Material/Human Resources |
|--|--|
| <p style="text-align: center;">Housing Alcohol/Cigarettes/Drugs Paid and Voluntary Work Social Security Benefits Job Centre/Benefits Agency/Social Services Education Catalogues</p> | <p style="text-align: center;">Personal Relationships: Partners, Parents, Children, Grandchildren, Friends, Neighbours, Work Colleagues Self</p> |

Whilst this categorisation is useful in identifying the elementary nature of resources, it reveals nothing about the way in which resources are experienced by actors, or how resources can operate in different ways. In particular, a non-material resource may be experienced as material, and vice versa. For example, Mrs Brown talked at length about her family and the ways in which they rallied round her now she was older: "I never go short of anything while they're [the family] there" (line 146). One of her adult grandchildren had recently bought her council house: "its my house, its in my name, but he pays the mortgage and the mortgage is in his name" (line 10) so that she would feel more secure. In doing this, the grandson is a material *and* non-material resource at the same time.

Understanding resources within a fixed, binary framework is too restrictive and fails to comprehend the multiple ways in which resources are perceived and experienced by actors. Instead of this binary distinction between material and non-material resources, it is possible to categorise the varied resources the respondents identified in a different way. The resources the interviewees identified function on several levels: financial, social and ontological. It is not that a resource 'fits' into one of these categories, but that these three grades are the levels at which a single resource can operate. This categorisation allows for a more fluid interpretation of resources, and is much more sensitive to the multi-purposes material and non-material resources can have for an individual. In this view, actors exist within networks of 'stock' which perform variously as financial, social and/or ontological resources. These networks have been conceived of as *resource-configurations* which are particular, though not necessarily unique, to each individual actor. Sifting through the accounts the respondents gave of their actions offered an insight into the intricate resource-configurations each individual existed within⁵.

⁵ In terms of analysis, the respondents' resources were categorised as either financial, social and/or ontological on the basis of the way they, *themselves*, had talked about such 'stock' during the interview. To this end, particular resources were, for example, social for some actors, but ontological for others. If a respondent did not discuss the social or ontological functions of a particular resource, the analysis did not define the resource as such for that actor. The key point here is that the perception and experience of resources varies across individuals.

Illustrative Resource-Configurations: Some Examples

This next section unravels the resource-configurations for three of the respondents to demonstrate two key analytical points: first, it shows how people in vaguely similar social circumstances (i.e. reliant upon state benefits and state housing) have access to different types of, and quantities of, resources; and second, it reveals the multiple and overlapping functions a single resource can have for an individual.

Broadly speaking, there are two types of resource-configurations which actors exist within: 'thick' and 'thin'. This categorisation refers to both the *quantity* of resources actors have access to, as well as the *quality* of those resources⁶. The examples discussed in this section reflect both types of resource-configurations.

Example 1: Ann's 'Thick' Resource-Configuration

Ann provides the first example of an actor who exists within a 'thick' resource-configuration. In the interview, Ann gave a detailed account of her life over the past thirty years. After leaving school at 16, Ann worked as a secretary for a local insurance firm. By 19 she was married and within a year pregnant with her first child, so Ann quit her job. After her second pregnancy, Ann returned to work again, this time taking on two part-time jobs, one in the morning and one in the afternoon, with Ann's own mother providing childcare when Ann was not home from work in time to collect the children from school. Ann and her husband parted when the children were young, and there is virtually no reference to her husband in the transcript. Though now a single-parent, Ann continued to work both jobs, whilst her mother willingly provided more childcare. However, Ann's mother developed severe arthritis around this time and, as Ann declares herself, "after that, basically, I was on benefits, as a single parent...until **FIRST CHILD**⁷ was about fifteen" (lines 13-14). Throughout that period, Ann took on a variety of 'fiddly jobs' (McDonald, 1994) to supplement her benefits. Eventually, after twelve years on benefits, Ann returned

⁶ Bourdieu's work on capital makes a similar point - for him, capital varies in volume and structure (or composition) (Bourdieu and Wacquant, 1992, p. 99).

⁷ The use of bold capitals within quotes is to protect the identity of people or places referred to by the respondents in the interview.

to full-time legitimate employment, working for the Local Authority as a Home-Help. Ann thoroughly enjoyed this work, although after six years she was told by her doctor that she would need a hip-replacement operation. She could no longer work full-time as a Home-Help, the manual work was too much for her, and part-time hours would not pay enough. Now, at 52, Ann claims Incapacity Benefit but continues to enhance her income illegitimately through working as a cleaner.

In sifting through Ann's account of her life throughout the years, it became clear that she has access to a wide range of resources which operate at a number of different levels: financial, social and ontological. Ann's resource-configuration can be illustrated diagrammatically (see Figure 1, p. 149).

Ann exists within a 'thick' resource-configuration. Not only does she have a wide range of resources she can draw upon to 'go on' in daily life, but also such resources operate on several different levels. For instance, paid employment (declared and undeclared) has functioned as a financial, social and ontological resource which Ann has drawn upon. Paid work is a financial resource since such work yielded important monetary rewards Ann relied upon to provide materially for her children:

"then I got this other little job cleaning at night with a contracting company...you want your kids to have nice things, and I'd been buying them Adidas this and that, I'd been buying them nice things" (line 28, 31)

Paid employment is also a social resource since it allowed Ann to socialise outside of her home: "It's somewhere to go, it gives me something to do" (line 206). Moreover, work also provided an important ontological function for Ann:

"when I went working full-time, I was dead proud then 'cos I wasn't on anything, you know 'cos I wasn't on benefits, it was me and I was sort of like dead proud of myself" (lines 311-312)

Ann's mother functioned as a financial and social resource. Ann talks about a time when her mother, through cooking Sunday roasts, provided much needed financial support:

“It was always Saturday and Sunday for us, we were always dead poor at the weekends. I used to get me money on a Monday you see, so by the time the weekend came up, we were really poor. I mean bearing in mind, I had a very good mother, I mean she helped me as much as she could, but she was a widow. She was good. So like we’d be dead poor on a Saturday and Sunday... We used to go to me Mam’s on a Sunday and she always made a big dinner, every Sunday, so I never had to worry about the tea on a Sunday” (lines 101-106)

Ann’s mother was also a social support through the informal childcare she provided whilst Ann worked two legitimate jobs:

“I used to work at **PLACE OF WORK**, in the morning, doing audio typing, and I used to work at **2nd PLACE OF WORK** in the afternoon, and me Mam, who only lived over the road, say if I wasn’t back from work when the kids were coming home from school, they’d go to me Mam’s for an hour” (lines 3-6)

Whilst her mother and her work provide the most important resources for Ann, the other ‘stock’ she draws upon are still significant. Ann has acquired a ‘thick’ resource-configuration over time and the availability, accessibility and acceptability of particular resources changes with time. For instance, now Ann’s children are adults and have left home, she would no longer have access to social security benefits for being a single parent. Nonetheless, Ann’s ‘thick’ resource-configuration - the experience of which will be explored in later sections - allowed her to ‘go on’ with daily life for over thirty years.

Example 2: Jenny’s ‘Thick’ Resource-Configuration

Jenny’s interview similarly generated a picture of an actor who exists within a ‘thick’ resource-configuration. Jenny’s interview - like Ann’s - took the form of a reflexive life-history, with Jenny talking at length about her life over the past decade and the emotional traumas she experienced in the 1980s and 90s. Happily married with one son and twins on the way, Jenny was a full-time housewife whilst her husband earned the family wage. Three weeks before the twins were born, Jenny’s husband unexpectedly died, propelling Jenny into single-parenthood and a life on benefits. Over ten years later, Jenny remains on benefit and her interview is peppered with tales of poverty and debt. Nonetheless, her account

reveals a very rich assortment of resources which Jenny has drawn upon to 'go on' in daily life. Jenny's resource-configuration can be illustrated diagrammatically (Figure 2, p. 149).

Jenny has few financial and social resources, though has a number of resources which function ontologically. It is not necessarily the case that such ontological resources were experienced positively by Jenny (see later section). Still, for Jenny a number of resources have more than a singular function. For instance, Jenny's home, an ex-council house she owns outright because of the endowment mortgage her husband had taken out on the property before his death, operates as a financial resource which Jenny *may* draw upon to change her social circumstances:

"I mean hopefully if I can sell my house, and that's what it's going to come down to...I've had enough of this struggling, and I've had enough of my kids seeing me struggle...The house has got to be sold, not because I just want my hands on the money, because the house is...we're overcrowded because we're only a two-bedroom and I've got the little girl sleeping with me and the two lads in the other bedroom, and we're all on top of one another. Also, I know that if I sold this I could clear all these debts that I've got..." (lines 301-302, 311-312, 315-319)

But there is also a sense in which the house is implicitly perceived by Jenny as an ontological resource in that Jenny need not have the extra worry about paying for her home: "I suppose I'm lucky 'cos I don't pay a mortgage or anything" (line 74). Though, as will be discussed later, the house also operates as an ontological resource in a more negative way.

Jenny's 'thick' resource-configuration illustrates the significance of ontological resources for social actors - alongside social and financial resources - as well as pointing to the ways in which such resources may shape an actor's ability to 'go on' in social life. Moreover, comparing Jenny's resource-configuration to Ann's, reveals the way in which 'thick' resource-configurations vary in form between actors.

Example 3: Robert's 'Thin' Resource-Configuration

Robert's account provides an illustrative example of an actor with access to a 'thin' resource-configuration. Up until fourteen years ago, Robert worked as a building labourer,

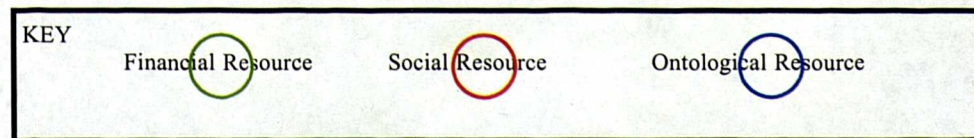
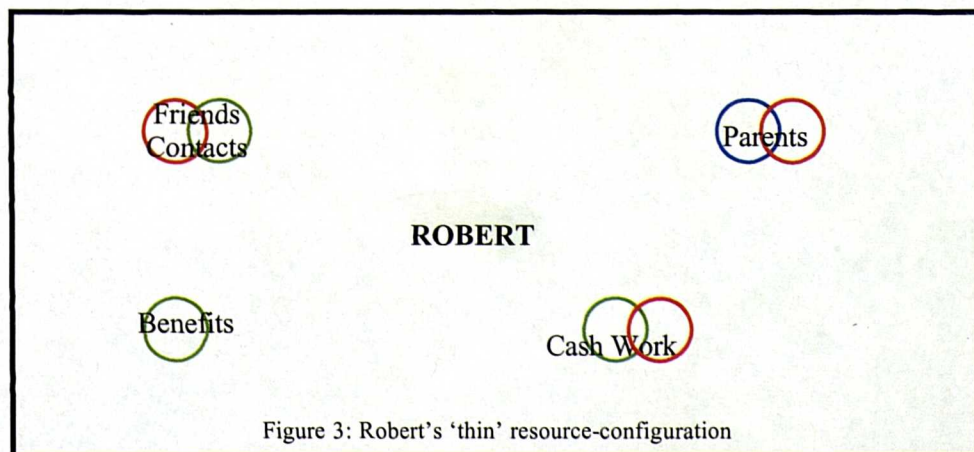
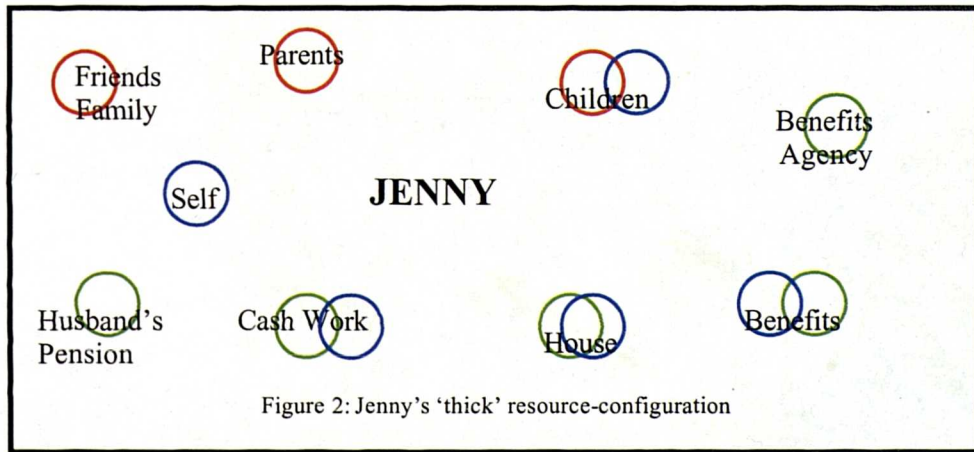
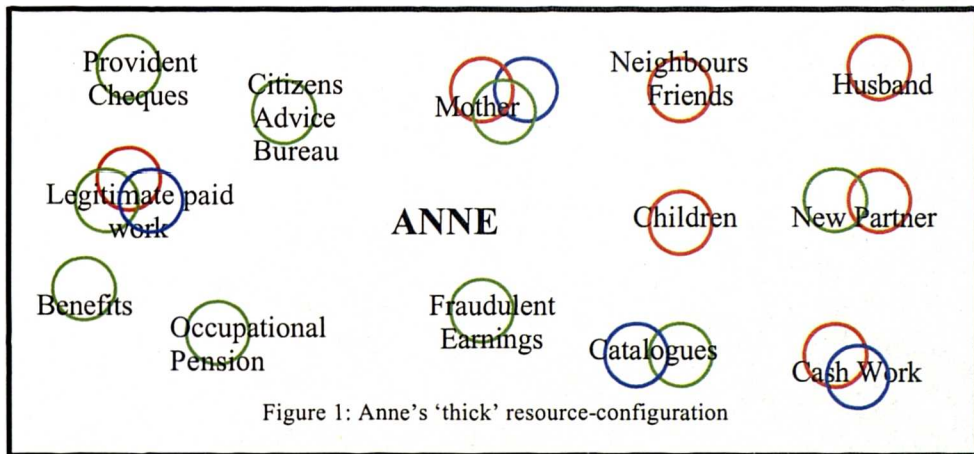
taking on jobs which were rarely permanent and were constantly subjected to periods of redundancy, especially over the festive season. Robert has, in his own words “trouble with blackouts” (line 5), though he was reluctant (perhaps unable) to elaborate on this condition. Nonetheless, it is serious enough to warrant monthly hospital visits and has, for the past fourteen years, designated Robert as ‘unfit for work’. Robert is not married, nor partnered, nor does he have any children. Robert’s account provides an example of a ‘thin’ resource configuration - although this label does not deny the importance of such resources for Robert. Robert’s resource-configuration can be represented diagrammatically (Figure 3, p. 149).

As the diagram shows, Robert has access to few resources though they are nonetheless significant. Robert made no reference to his family⁸, but his account reveals much about the significant role his ‘friends’ have in his life. Moreover, cash work for Robert fulfils two functions: a financial one: “the money they [Government] give me I find it very hard to live on. That’s why I have to do jobs now and again whilst still claiming” (lines 11-12); as well as a social one:

“with the blackouts, I get depressed a few times, so I’m pleased to get out of the house now and again, do a bit of work, you know, with the work I get to meet different people in my jobs. Have a laugh” (lines 54-56)

This network of resources, though small in comparison to Jenny’s and Ann’s, is a significant body of ‘stock’ which Robert draws upon to ‘go on’.

⁸ The absence of family as a resource in Robert’s account does not necessarily mean that his familial relationships are unimportant to Robert. Some would suggest that men struggle to articulate the significance of their personal relationships within the interview situation (McKee and O’Brien, 1983). Gender issues aside, the interview with Robert was brief, very direct and with few real moments of engagement and revelation. Robert was a reluctant narrator (McKevitt, 2000), resulting in a ‘thinner’, but nonetheless significant, account of action.



Through unravelling Ann's, Jenny's and Robert's resource-configurations, it has been demonstrated that a single resource can function in multiple ways, thus problematising Giddens' and Sewell's binary categorisation of resources as material/non-human and non-material/human. This section has also shown how social actors have access to networks of resources which vary in volume and in levels of use, and over time. Nevertheless, both 'thick' and 'thin' resource-configurations are equally important for the individual to manage daily life. The extent to which resources are experienced as either enabling and/or constraining is the focus for the following section.

Experiencing Resources: Enabling and Constraining Social Action

This section explores the way in which respondents experienced resources. For Giddens and Gabe and Thorogood, resources are seen to either enable and/or constrain action. This section suggests that there is more nuance between constraint and enablement. In particular, the term *enabling* refers to those resources which allow an actor to either continue their lives in a particular way, or to 'transform' their social circumstances - however conservatively and temporarily - in delicate yet significant ways. In this view the notion of 'enabling' has two meanings: to go on, and/or to move on in daily life. Moreover, for most interviewees, resources were rarely experienced in a straightforward way: the experience of resources was mediated by social context. The analysis presented here suggests that for many respondents the experience, and indeed perception of resources, was powerfully shaped by time.

This section is divided into two parts. First, it discusses the resources respondents viewed as *enabling* them to manage, and sometimes 'transform' their daily lives. Second, it examines the resources, often the same resources previously understood as enabling, that some interviewees talked about as *constraining* upon their efforts to move through, or sometimes to move on in, life.

Social Security Benefits

Given the nature of the research project, it is perhaps obvious that for all respondents, social security benefits were seen as an enabling resource. However, it did not necessarily

follow that benefits were therefore sufficiently adequate to cover the costs endured by daily life. The inadequacy of benefits to meet family need was the strongest and most common narrative offered by respondents:

“...you can’t expect people to live on those levels for any length of time, it’s impossible. No, there’s no slack for anything going wrong in the system, you know you can live, just about, on the money they give you, but say if your washing machine goes down or if your kids need new clothes, or even if it’s your kids birthday, you can’t cope. There’s just not enough slack in there, I mean, the level of benefits are so low, so incredibly low!” (Beth, lines 178-182)

“I don’t think I get enough money. I think that they should give us more money, ‘cos what I get to live on, I can’t survive on” (Robert, lines 8-9)

“The benefit levels are atrocious! Absolutely atrocious!...The government says I can get by on £51.40 a week. I would like them to show me how. ‘Cos at the moment, like I say you’ve got water rates at £25 a month, for ten months of the year, electric £20 a month, gas £21 a month, I have a telephone which is about £10 a month” (Poppy, line 219 and lines 232-234)

Yet behind these protestations about the inadequacy of benefit levels lies an implicit and resentful acknowledgement that without such benefits the respondents, and their families, would not survive. Whilst negatively experienced, benefits are understood as a vital financial resource the respondents draw upon to manage their daily lives. Even Poppy, whose comments about benefit levels were fervently critical, spoke about being “very grateful that that system is there” (lines 186-187).

Criticisms of benefit levels aside, and there are many within the accounts, some respondents were able to talk explicitly about benefits being an enabling resource. For instance, the oldest interviewee in the sample, Mrs Brown, talked about her state pension as primarily enabling:

“Well I think it’s good ‘cos you do get, you know, erm, free dentures, free this and free that...But, its been good to me, yeah. I just pay me bills religiously, and what I’ve got left I live on, you know” (Mrs Brown, lines 124, 125-126)

Some respondents spoke about how benefits had enabled them to ‘transform’ their lives, not in a material way, but to effect important changes in their social circumstances. Poppy, who talks negatively about benefits (see above), accepts that social security benefits effectively ‘transformed’ her life for the better. Benefits enabled Poppy to end the full-time cleaning work which was exacerbating her arthritis and her depression. As she frankly admits, “I can’t function as a normal person. To go and be employed regularly, I couldn’t cope with it” (lines 79-80). Receiving benefits enabled her to recuperate:

“I never thought I’d be on benefits, I always thought I’d be a worker. But I need to rest, I’ve had a bad time and I need to rest, to get over it. I didn’t realise my arthritis was as bad as it is, until I stopped the work. I thought that going to work made it worse, but it was the work that made it worse, work was causing it. And like now I’m not crippled everyday, I am restricted and have had to make changes to my life” (lines 163-167)

Whilst benefits did not materially transform her life - she talks passionately about the financial difficulties she now faces given her dependence on state welfare - there is a sense in which without this resource, Poppy would not ‘go on’.

For George, being reliant on benefits *enabled* him to exit the legitimate labour market and avoid repaying the outstanding taxes he owes the Inland Revenue. Leaving prison and still facing an Inland Revenue bill of £17,000 due to a complicated yet lucrative tax-scam, George realised that a large majority of the earnings he made legally would be taken from him:

“I knew then that as soon as I got a job they’d [Inland Revenue] take all the money, 50% of whatever I earned. I thought there’s no point, so I might as well get on the sick... ‘cos they [Inland Revenue] would of just took it, wouldn’t they?” (lines 30-33)

Here, benefits changed his life, but not for better or worse. It was a resource George drew upon to effect change in his life, though with no material improvement or decline in his social circumstances.

Within this context of enabling but inadequate benefits, other resources needed to be drawn upon by respondents to enable them to either 'go on' with their daily lives, or to 'transform' their social circumstances.

Cash 'Earnings'

All the respondents had earned extra income⁹ on top of their social security benefits without declaring this to the authorities. The cash earned from their undeclared activities was a significant financial resource for all and one which, without exception, was experienced as enabling. The financial rewards gleaned from their multiple frauds enabled the respondents to manage life more effectively and, in some cases, to 'transform' their social situations in small but meaningful ways.

For some of those with children, the undeclared cash they received enabled them to provide more adequately - as they saw it - for their dependants. Talk was of 'a little extra' which signified the difference between children having and not having certain items. The gains from their frauds enabled some respondents to have 'purchasing power', enabling them to provide materially for their children. For Lynn, who took on a cash-in-hand job on a greeting card stall at the local market, the money she earned enabled her to materially provide for her three children:

"And you know, the necessity was there...with kids things wear out very quick...so it's not like getting your own pair of shoes and making them last a couple of years. It was on-going all the time. You are constantly battling to make ends meet with your children, you know and trying to give them something which other kids have got also...At least when you have the extra, even though the kids took it off you, you had money to play about with and juggle about, you know, "I've got a break from the bills for a couple of months so I'll get the kids that, and I'll do that""
(Lynn, lines 75,78-81,88-90)

⁹ All but one respondent had engaged in undeclared cash work. Dawn was engaging in cohabitation fraud - along with child benefit fraud - receiving £50 a week from her live-in partner. Though she did not 'work' for this money in the traditional sense of the word, it still counts as earned income.

Dawn similarly saw the cash she ‘earned’ from her undeclared live-in partner as a significant resource which enabled her to provide materially for her three children:

“So say like you do take a chap in with you and say he is giving you like £50 a week board money, well you are not going to declare that because that it £50 extra and that £50 can buy one kid a pair of trainers one week. So I’ve got three kids so in one month I’ve got three kids who have got new trainers” (Dawn, lines 166-169)

As did Sarah, then a single mother with one daughter:

“I had my Monday money, my Income Support and my wages, so I was well off. I’m not saying that I was well off. I could get her things that she wanted, and erm you know, coat when she needed it, shoes when she needed them, things like that...it’s for your kids, you do it for. Definitely for your kids. That’s right. She used to go Morris Dancing and that was an expense, it was expensive to join and everything else, but ‘cos I worked on the side I could afford to let her go, so we used to go there. It was just something she enjoyed doing and I could do it. But I wouldn’t have been able to do it if I wasn’t working. Loads of things I couldn’t have been able to do!” (lines 64-66, 69-73)

For Sarah, Dawn and Lynn, their cash earnings not only enabled them to enhance their ‘purchasing power’, but perhaps more importantly, it also enabled them to fulfil their familial commitments as parents. Here, the respondents used this financial resource to *invest* more in their parental commitments in the recognition that these enhanced their social and ontological resources. In this view, cash earnings - as a resource - relates to issues of parental identity and moral identity (see chapter 3 and chapter 7).

For some, the cash earned from their activities enabled them to settle debts or pay-off household bills:

“...it was twenty-odd pounds a week then, its only gone up to about thirty now. Erm, we need it to get ourselves out of...well I wouldn’t say out of debt, to get back on track and to be able to pay the poll tax, whatever...And unfortunately, we are not going to see the benefits of this job for another twelve months while I get myself out of debt” (Jenny, lines 117-119,136-137)

“I lived at home with my Mum and Dad and they were struggling, and loan sharks come to your door and you get loan sharks, and then you get

into more and more debt, so then you decide to find yourself a job, working on the side” (Sarah, lines 5-8)

For Mrs Brown, the cash she earned illegally enabled her to do more with her life:

“I’ve done loads of things with that little bit extra, you know, that I’ve never been able to do before” (Mrs Brown, lines 31-32)

For the young, single respondents within the sample, who were without children, the cash they earned from their frauds appeared particularly enabling, allowing the respondents to change their lives in critical ways. Bronco, 19, talked about how the cash he generated from the selling of counterfeit CDs topped-up the meagre benefits he was receiving and enabled him to have a social life:

“It was like it helped me out not with just living and that, ‘cos most of my £80 [fortnightly social security benefit] goes on rent and food and that, but like the cash from the CDs and shit, well that helps me out socially, you know...you know I need the money, you know for me and like for my Mam and that...and you know just to get out and that...” (Bronco, lines 88-90, 227-228)

“it’s like it’s something I do so that I can have more of a social life, you know I get out more and meet more people” (Bronco, lines 217-218)

In this view, the cash rewards from his illegal activities - understood here as a significant financial resource, though it is also recognised that such cash work operates as both a social *and* ontological resource for Bronco - enabled him to transform his social circumstances. Dave similarly talked of how the cash he earned from his undeclared work in a café enabled him to do more with his life:

“...it [wages] did go on essential stuff, like I did pay more rent to me Mam when I got that cash, and that made me feel good, and you know on clothes and me girlfriend and stuff like that” (Dave, lines 188-190)

After finishing university and deciding to move to London to start her career as an architect, the undeclared cash Jo earned as a bar attendant and a childminder in the capital was, for her, “a stepping stone to get on” (lines 34-35). The financial rewards reaped from such activities - undoubtedly coupled with other, equally important financial, social and ontological resources - enabled Jo to continue living in London and, not long after the

interview for this research, secure her first professional job with a reputable architectural firm.

Cash earned from undeclared activities - a financial resource for these actors first and foremost - enabled Bronco, Dave and Jo to 'transform' their lives, albeit to different degrees and in different ways. Nonetheless, this financial resource enabled these three respondents to not only 'go on' in daily life, but also to change their financial and social circumstances.

What these accounts suggest is that the monetary rewards from benefit fraud operate as a significant financial resource which actors draw upon and experience as wholly enabling. However, this is not to suggest that the actual process of generating that resource - the *doing* of the fraud - is a positively enabling experience given that some respondents express anxious concern at their less than legal methods of earning 'a little extra'. Still, cash earnings are a significant financial resource experienced as enabling. For some, this resource generates the power to transform their lives socially and financially, albeit temporarily. In the main however, cash earnings merely enable actors living on benefits to manage daily life slightly more effectively than they do without this financial resource. Interestingly however, as seen with Sarah's, Lynn's and Dawn's accounts, cash earnings also enable some actors to invest in their social and moral commitments to their children - thus, cash earnings need to be seen as a financial, social and ontological resource.

It was noted in the introduction to this section that people's experiences of resources was rarely straightforward, and that some respondents perceived certain resources to be both enabling and constraining, though this 'shift' - from one understanding to another - takes place over time. This point is effectively illustrated by Jenny and Jane and their interpretation of their experiences of social security benefits.

Jenny, who provided the second example of an actor with a 'thick' resource-configuration earlier in the chapter, talks about benefits as both enabling and constraining. Implicitly, Jenny acknowledges that benefits enable her to 'go on' with daily life, providing her with

the money to survive. However, at the same time, Jenny explicitly engages in a discussion of benefits as constraining, commenting that state assistance restricts her from doing anything other than surviving:

“It’s like the benefit book, if you can imagine...psychologically, all the things I want to do and this thing pulling me back, and its the benefits I’m on. I know what I’ve got to do and what I want to do, but I can’t because the benefits you see” (lines 82-84)

For Jenny, benefits are understood as an important, almost indispensable financial resource, yet at the same time this resource is experienced as constraining upon her ability to transform her life. In essence, benefits enable her to ‘go on’ but not ‘go from’ her routine daily life.

Jane, a single mother of two, talks about her paradoxical experience of benefits as a resource. Returning to the UK after the break-up of her marriage, Jane was advised to make a claim for benefits rather than find employment by a Job Centre officer. Having had no experience of benefits before, she found the idea that the State would fund her to be a stay-at-home-Mother appealing:

“As far as I knew you had to get a job, I didn’t know they’d [the State] pay you, I had no idea! So I think that day they gave me a Giro for about £30 and I thought “wow, this is great!”. It’s more than my husband gave me! [laughs]...And, of course, my children couldn’t speak English at the time, so I had even more responsibility of having to stay with them. I couldn’t just dump them. I had to sort the schools out and things like that, so really a job was the least I needed at that time...” (lines 19-22, 23-25)

For Jane then, at that particular time in her life, benefits were *enabling*: it allowed her the freedom to arrange schooling for her children and be a stay-at-home Mum. Benefits - as a significant financial resource - enabled Jane to invest in her parental commitments. Moreover, it emerged that Jane was able to complete her own education because of the system of grants which operated at that time. All of this points to the way in which benefits *enabled* Jane to manage daily life and, to some extent, ‘transform’ her social circumstances in specific ways.

However, upon reflecting on this experience of benefits as enabling, Jane then offered another account of this resource. Whilst benefits had enabled her to do the things she wanted to do (stay at home, be there for the children, complete her education), there was also a sense in which the enabling capacity of benefits had gone too far for Jane, becoming stiflingly constraining:

“I remember when I’d been on benefits for a year, I saw a programme on telly with this woman who’d been on benefit for 13 years and I said, “that’s bloody disgusting that!”. Here I am, ten years later, in the same situation as that woman. It just gets too comfortable” (lines 71-73)

For Jane, being dependent on benefits, using this resource to ‘go on’ in daily life, had served to diminish her ability to change or better her life through legitimate paid work:

“...there came a point where I thought that it, the benefits, isn’t a lot of money! But if I go out to work, I’ll be paying more out than what I get now. Its like a trap, a catch-22. I could have gone out to work, I could have gone out and got a good job. But I had this thing that when I got married - I married into a Spanish family - that I’d stay at home, with the kids, bring the children up and that’s how it was. I didn’t want to change that either and when I came back and was put on those benefits, it was like giving me a silver spoon. It allowed me to do that, but not telling me about the hiccups along the way. It didn’t warn me, you know, it can be too cushy sometimes” (lines 52- 59)

Jane’s comments would certainly be music to the ears of those scholars who argue that benefit levels stifle work incentives (Murray, 1990). However, her frank and honest account about her experience of benefits reveals much about the complicated nature of resources. In her own words, Jane admits that she found benefits to be enabling at first, and it is only now with hindsight that she constructs the experience as constraining her ability to transform her life:

“Yeah, I do now, not then. Then I thought “yeah, give it me” [laughs]. But now I look back and I think, if they [the State] wouldn’t have give me as much, I would have got up off my arse. I really would of. But I’ve not, I’ve just been brainwashed now [laughs]” (lines 61-63)

For Jane then, benefits were experienced as both an enabling and constraining resource. It is not the issue whether or not benefits 'truly' restricted her ability to change her life, but that her account of this experience is framed by the specific situation she was in.

Family and Friends

For all the respondents in the sample, personal networks were cited as an important resource they drew upon in the management of their daily lives. Personal networks are a particularly significant resource because they can function on three different levels, often at the same time: that is, relationships with family, friends and neighbours can be conceived of as financial, social and ontological resources. Chapter 2 discussed Stacey Oliker's research (1995) which explored how personal networks enabled and constrained single mothers' actions in relation to employment and welfare programmes. Oliker points out that poor people's personal networks have traditionally and consistently been viewed as "sources of aid" which people living in poverty can "enjoy" (Oliker, 1995, p. 255). Her research however illustrates how the tight-knit personal networks her respondents were involved in - with mothers, grandmothers, siblings, friends, boyfriends, and neighbours - permitted as well as restrained her respondents' actions in respect of work and welfare. Childcare and care of adults (because of age, sickness or disability), loans, and cash gifts were important resources for her respondents. Yet, as Oliker suggests, the saying "what goes 'round comes 'round" may be an appropriate way to think about the personal networks of welfare recipients since, whilst such networks are enabling, in terms of money, childcare and emotional support, networks can also be "burdensome obligations" (p. 255) which strongly constrain action. Like Oliker's sample, the respondents in this research similarly talked about their personal relationships in the same way - as resources which enabled and constrained their ability to 'go on'.

The types of personal relationships which were noted by respondents were between: partners; parents; children/grandchildren; friends; and neighbours. The women in the sample were more likely to talk about personal relationships - particularly between partners - than the men were. Still, it was clear that for all respondents, personal relationships with friends and family were an important resource in their lives.

Some respondents talked about their relationships with their parents. Parents were not only a social support, but for some a financial resource also. John, 43, discussed how, in light of the financial difficulties he and his wife had been experiencing over the last three to four years, his mother and wider family had become a significant financial resource he drew upon to retain the family home:

“...I mean my mother’s been paying my mortgage!...And if it weren’t for a big collective family thing, me mother and sisters, well that house would have gone ages ago” (John, lines 142, 144-145)

When talking about her life when she was a 19 year old single mother of one, Sarah spoke of the financial and social support her parents gave her. They allowed her to live with them in their home, enabling her to live more sufficiently on the benefits and undeclared extra income she earned as a shop assistant. Jane also talked about how her mother had offered much needed support to her and her children when she returned to the UK after ending her marriage. Homeless until the authorities could re-house her and her children, Jane’s mother allowed her to stay with her for two months.

Ann also talked about the importance of her relationship with her mother, though her experience of that resource had, over time, shifted from an enabling one to a constraining one. As noted earlier, Ann’s mother was a significant social and financial resource Ann relied upon when the children were young:

“I used to do two jobs...me Mam, who only lived over the road, say if I wasn’t back from work when the kids were coming home from school, they’d go to me Mam’s for an hour” (lines 3, 4-6)

And later, when talking about life on benefits when the kids were young:

“I had a very good mother, I mean she helped me as much as she could, but she was a widow. She was good. So like we’d be dead poor on a Saturday and Sunday, and we’d have meatballs! We used to go to me Mams on a Sunday and she’s always made a big dinner, every Sunday, so I never had to worry about the tea on a Sunday” (lines, 107-110)

Her mother, then, was an enabling financial and social resource Ann drew upon to manage daily life. Over the years though, Ann's mother has developed extreme arthritis and Ann now acts as an informal carer for her mother: "I do a lot for my Mam" (line 206). To some extent, Ann's account of her relationship with her mother speaks to the "what goes around comes around" theme identified by Oliker in her research. Ann's mother offered social and financial support, and now Ann is offering it to her mother. Time - biographical and historical - has shaped Ann's experience of her personal relationship with her mother.

Other respondents talked about relationships with partners as a resource. Some talked about their relationships with partners in a positive way, discussing how their partners enabled them to 'go on' in social life. Ann talked about how her new relationship with her partner enabled her to have more of a social life:

"And if I go out at weekend it's with, with me...you know with me friend [whispers "me fella", both laugh loudly]. I call him my friend! [more laughter] I can't buy my own beer, can I?" (lines 199-201)

This is in contrast to when she talks about her husband, the father of her children, who she describes as "a lazy git" (line 7). Jo talked about how her then partner enabled her to live in London as they lived together in a 2-bedroom flat, claiming housing benefit (and social security benefits) as though they were single people. Sarah similarly talked about how her relationship with her partner was positively enabling, allowing her to abandon the fraudulent strategies she had engaged in to provide for her self and her young daughter:

"I had my daughter...so I claimed then a one parent benefit. You get so much for being a one parent family, you get a bit extra. I was struggling to live really! I lived at home with my Mum and Dad and they were struggling, and loan sharks come to your door and you get loan sharks, and then you get into more and more debt, so then you decide to find yourself a job, working on the side...When I was 30 hours a week, I decided to claim Family Credit then, and come off the full benefit and claim Family Credit. But even then you're still fiddling 'cos you write down you're doing, it was FIS then, you write down that you're doing 16 hours a week and you were doing 30-odd! So your still defrauding, but you had to. You could not work and give up the Family Credit or the Social! You had to do one or the other...It was just when I met **HUSBAND** then that I become straight, 'cos there were two incomes coming in then" (lines 3, 4-8, 26-30, 33-34)

For some, however, relationships with partners were a negative resource. In particular, Poppy's account reveals the way in which a relationship with a partner can be experienced as enabling and constraining over time. Within her account, Poppy's long-term relationship is a recurring theme. Widowed young when her husband overdosed whilst she was serving time in prison for shoplifting charges, Poppy set up home on her release with one of her husband's friends and they began a relationship. At this point, her partner worked and so, in her own words, "things weren't fabulous, but we were working, things were ticking by" (lines 117-118). Implicitly then, at this time, her partner was a resource which enabled her to 'go on'. However, the relationship was not perfect:

"...the man I was living with, it was, it had never been a stable relationship. He was there, he was gone, we rowed, he was gone! So, I've always considered myself a single parent" (lines 137-139)

Poppy's interview provides her with the opportunity to reflect upon her experience with her partner, noting the constraining impact, particularly ontologically, he had upon her life:

"I was in quite a bad relationship, that I only really came to terms with four years ago. Something happened, and it made me realise that he had no respect for me or no care, but we still struggled on for another four years, 'cos he was going through a prison sentence and when he came out, his behaviour just returned to what it was before he went in, but worse this time. Actually confronting me with things, telling me I was this, telling me I was that, making me feel...it became less subtle, it became more direct. So I decided, to survive, I had to finish the relationship. There were no monetary considerations, it wasn't "what am I going to do without his money!"; 'cos I very rarely got any money. I was the main breadwinner. He was either out of work or in prison. There were times where he gave me money, but it wasn't a regular thing. I couldn't think that "oh, well I've got £100 coming off him a week", it was when I got it I was glad of it and I just blew it" (lines 34-43)

Like her experience of social security benefits as an insufficient but important financial resource, Poppy's relationship may have been experienced negatively (clearly, it was verbally abusive), but it still existed as a resource she had access to. Her account of this resource - her relationship - was one in which she stressed the constraining nature of the relationship. Later, in a synopsis of the relationship, Poppy notes:

“It was the partner who I was carrying, he was my burden. I realised about eight or nine years ago that he was a leech, but I always considered him as a friend. Now the relationship’s split up and I’m exploring all my thoughts, he was never a friend, never ever a friend!” (lines 97-99)

Social resources then, can be experienced as both “sources of aid” and as “burdensome obligations” (Oliker, 1995, p. 255).

Housing

Of the sixteen respondents involved in this research project, two were owner-occupiers. Jenny became an owner-occupier in unfortunate circumstances: the endowment mortgage her husband had taken out on their ex-council home was paid up when he unexpectedly passed away. For John, his home-owner status was more calculated: he and his second wife bought their home when he was in full-time, well-paid employment.

Jenny experiences her home paradoxically. On the one hand, her home is a significant financial resource which enables her to focus the limited monetary ‘stock’ she has on other items. On the other hand, however, Jenny’s house has constrained her ability to ‘go on’ given that the maintenance of the home causes her significant stress. As she explains:

“I mean this house is so bad now...I mean its like going to need so much money...I suppose I’m lucky ‘cos I don’t pay a mortgage or anything...and I think really when I think about myself, that house has been the noose around my neck in many ways. I’ve been fortunate in one way in that I’ve not paid a mortgage, but a lot of people can never ever turn round and say “I don’t pay rent”. But added to which I’ve also had the responsibility where I, being on benefits you can not allow, make allowances for repairs that need doing and I mean I’ve got loads of repairs that need doing in this house” (lines 71-72, 74-79)

For Jenny, her home is experienced as enabling and constraining at the same time: though the home is financially enabling, it is ontologically constraining.

John has experienced his house as financially constraining. After taking out the mortgage on the family home, John began to experience periodic unemployment, and when he did find work, it was often short-term. His house has been saved from being repossessed at

several points by his own mother who has been a significant enabling resource for John and his wife. Nevertheless, John has been unable to adequately maintain the house:

“The house is falling down, like we might get a housing grant from CITY COUNCIL, ‘cos like we need a new roof, we need the windows replacing, it’s a shit heap” (lines 210-211)

Resources: A Concluding Overview

This chapter has sought to explore the notion of *resource* as it relates to people’s accounts of benefit fraud. In particular, it has argued that resources are best understood as ‘stock’ which actors draw upon and invest in, to ‘go on’ in daily life. This chapter has also suggested that resources can function on three over-arching and interconnected levels: financial, social and ontological. Actors exist within a varied range of resources - a resource-configuration - which are differentially available, accessible and acceptable to actors. The experience of resources is mediated strongly by social context, and particularly by time. The analysis presented here has illustrated how resources can be experienced as either enabling and/or constraining. These two interpretations exist on opposing ends of the same continuum - from complete enablement to total constraint. Within this continuum, there exists various different understandings of resources. Certain ‘stock’ may enable an actor to ‘go on’ with their daily life, whilst others may enable them to ‘go from’ their lives. Some resources may *constrain* an actor’s ability to ‘transform’ their existence, whilst others may *contain* or limit the choices an actor can take within their life. The key point here is that resources are differentially perceived and experienced by socially situated actors.

Benefit fraud - the doing and the result of fraudulent action - was conceived of as a financial, social and ontological resource employed by the respondents to manage daily life. An understanding of the kinds of resources an individual has access to (and, equally important, the resources an actor does not have access to) needs to be included in any discussion of why people engage in fraudulent action. The accounts generated for this research located benefit fraud - understood as an important financial, social and ontological resource - within complex and ever-changing resource-configurations. Understandings about fraudulent action need to acknowledge that the acquisition of resources (or, alternatively, the denial of particular resources) is central to explaining why people engage

in such action. Benefit fraud, as a resource, was central to respondents' attempts to 'go on' in daily life. This moves beyond a simple 'need or greed' framework for understanding the fraudulent actions of the individual - it suggests that benefit fraud is better understood through recognising the resource-configurations welfare subjects have access to in particular places and at particular times.

The availability, accessibility and acceptability of particular resources varied for each respondent in accordance with social context particularly, as this chapter has demonstrated, biographical time. The following chapter focuses upon the ways in which the respondents explain their use of certain resources - most notably benefit fraud - within interview accounts which seek, primarily, to (re)construct the narrator as a morally adequate actor (Baruch, 1981; Jordan, et. al., 1992; and Smart and Neale, 1997).

Chapter 7

The (Re)Construction of Moral Adequacy in Accounts Of Benefit Fraud

Introduction

Chapter four noted that the respondents involved in this study knew that this research was primarily focused on benefit fraud. Not surprisingly, therefore, they talked at length about their fraudulent action. However, the research was also concerned to locate such action within a wider context so each interview began by asking people about their life before they received benefits. This was usually sufficient to generate complex biographical accounts, of which benefit fraud was only one part.

This chapter, the third instalment from the data analysis completed for this research, unravels the normative context within which the respondents' biographical accounts were ultimately constructed. Chapter two suggested that *normative guidelines* (Finch, 1989) - that is, lay understandings about the proper thing to do - and *self-identity* - subjective understandings of 'who we are' - were important concepts for understanding why people act in the way they do. It was argued that people's action is the product of complicated and evolving negotiations about 'the proper thing to do' and that these negotiations were themselves shaped by people's own understandings of their self-identity. Within this context, this chapter argues that the respondents were not singularly accounting for their fraudulent action within the interview - there was a more pressing concern to explain this action in relation to other choices they made and actions they took in their lives. In so doing, the respondents revealed the normative guidelines that shaped their action and the process by which they (re)constructed or authored (Bauman, 1995) a morally adequate identity (Baruch, 1981; Jordan, et al, 1992; Jordan, et al, 1994; and Smart and Neale, 1997) within a discursive context which, in the main, labels their fraudulent action as improper (see chapter five also).

The (re)construction of moral adequacy is a practice all respondents - albeit to varying degrees - engaged in. The analysis presented here has revealed a common pattern in the way the interviewees set about achieving this. It has identified, to a greater or lesser extent,

three key elements which make up the process of identity (re)construction within all 16 transcripts: accounts of ‘proper’ beginnings; allocating responsibility when things go wrong; and providing a robust ‘moral’ explanation for benefit fraud. Within this latter element three sub-themes are apparent: economic necessity, ontological necessity and locating one’s action in the context of others’ inferior moral status. The analysis is described in more detail below. However, it is important to note that in structuring this chapter it has been necessary to impose an order to the narratives that is not found in respondents’ accounts. In the transcripts there is no set sequence these elements take. Whilst each element is present to some degree in all the transcripts, the pattern is not uniform, nor is it linear - rather, the (re)construction of moral adequacy by respondents is a disordered exercise lacking a smooth coherence or harmony. Moreover, the process of identity (re)construction is never complete - it is on-going, constantly reworked in light of new actions, new decisions and new events.

Theme 1: The ‘Proper’ Beginning

As already noted, the accounts the respondents gave were extensive personal reflections upon the routes their lives had taken. This meant that their fraudulent action was rarely the point at which their chronicle started even though they were all aware that this was the focus of the research they had agreed to be involved in. What all the interviews have in common is a starting point - not necessarily at the beginning of the interview - for their account which emphasises the respondents attempts to live their lives *properly* with respect to the normative assumptions held by wider society. There were two main ways in which the interviewees did this: one, through stressing their proper actions in relation to work (i.e. that they had had formal employment and were willing and eager to do such work); and two, through highlighting their proper actions in relation to marriage or parenthood (i.e. that they were proper parents or partners).

For many respondents, their ‘proper beginnings’ as workers is the first element in their construction of themselves as morally adequate actors. For example John, a 43 year-old married father of two, talks enthusiastically about his first full-time job, and later about his strong work ethic:

“well my first job was at this warehouse, and I was working my way up to be a warehouse manager...I worked for a large drugs, er pharmaceuticals company, warehouse...and I was good at it, a bit naïve ‘cos I didn’t realise like proper work relations and what have you... I mean the work thing is stuck in my head anyway” (lines 6-7, 9-10, 175)

Whilst forty year-old Robert acknowledges his long-term dependency upon sickness-related benefits, he too is keen to disclose his previous employment as a builder in the beginning:

“I’ve been on benefits for, like I say, 14 years. But before I went on that, I was working...[in] the building trade” (lines 4-5, 154)

Bronco and Dave, the two young men in the sample, similarly talk about their ‘proper’ position in relation to work in the beginning - with Dave himself underscoring the normative nature of his account when he refers to working ‘properly’:

“I had crap GCSE’s basically so I ended up working on a golf course” (Bronco, lines 12-13)

“I’d already worked properly by the book and everything, first like for a year at **CONSTRUCTION COMPANY**” (Dave, lines 35-36)

Max, a millionaire who lost it all, provides an account which strongly emphasises his proper actions vis-à-vis work. Max’s account of his life before his downfall portrays somebody conforming entirely to wider society’s understanding of the proper way to act in 1980s/1990s Britain. He is at pains to stress the ‘proper’ nature of his actions, his background and his history:

“Right from being a kid, pretty fantastic. A good Mam and Dad. From then football, from then meeting the girl that I married at 18, to having a flirtation with professional football. Got jobs easy enough, saw opportunities, ended up being a millionaire!... we had three, four businesses...work had been my life, nothing more” (lines 10-12, 18-19, 47)

Some of the respondents accounts were less explicitly normative. George, for instance, is not as overly concerned as Max to construct his life before benefit as ‘proper’. Rather, he constantly flags up his previous convictions and completed jail terms as though to construct

a particular form of masculine identity based on the doings, and indeed the punishments of, crime:

“when I come out of Jail, in '94...No, I'd been on it [welfare] before that... But then I went to prison!” (lines 14, 23)

Despite George's constant reference to this implied gangster-esque image, he nevertheless talks about his earlier life in a way which highlights the 'proper' aspects of his behaviour as a worker, admittedly to a lesser extent than other respondents and almost with resentment:

“I've not stopped! I've never stopped working, I only stopped working when I came out this time and that was in '97” (lines 50-51)

The women in the sample are equally keen to locate themselves as people who began their adult lives in a socially acceptable manner. For Jo, the youngest woman in the sample at 27, her construction of the 'proper' beginning is achieved with reference to her time at university and through talking about the need to be independent and not be a financial burden upon her parents:

“Well, I'd just finished university...I went home after University and I was there for the summer...My Mum and Dad couldn't really afford to keep me at home...I couldn't afford to give my Mum or Dad any rent” (lines 2-3, 15, 17)

For the other women, their construction of the 'proper' beginning is done through talk of regular, formal employment, and/or through talk of being a mother. For instance, Sarah is keen to signal the fact that despite having her daughter when she was 19 and then being reliant upon benefits until she met her husband, after leaving school at sixteen she did the 'proper' thing as she “went to work and everything” (lines 3-4). Similarly, Lynn talks about how her ex-husband's failure to pay maintenance “forced” her to rely upon benefits, though she “got a job, kosher, at the **PLACE OF WORK** [and] declared this to the social security” (lines 18-19). At other times in Lynn's account she reiterates her 'proper' actions as a willing worker:

“I've worked three jobs to make ends meet. Three jobs in a day, starting from half-past seven out of the house and getting home at quarter-to eleven at night. Jumping from one, then at dinner-time to the next, then at

5 o'clock on to the next, just so that you can see some money in you're pocket!" (lines 142-145)

Others are equally keen to stress their 'proper' actions with respect to paid employment:

"for the last ten years I've been a cleaner for **CITY COUNCIL** at **PLACE OF WORK**, and I've been on many courses" (Poppy, lines 6-7)

"...when the kids were little, erm, I used to do two jobs. I used to work at **PLACE OF WORK** in the morning, doing audio typing, and I used to work at **2ND PLACE OF WORK** in the afternoon...then I worked full time again...for nearly 12 years" (Ann, lines 3-4, 14-15)

"... 'cos I've always worked...I've always worked" (Mrs Brown, lines 16, 32-33)

"I've always worked myself up until I had my kids" (Dawn, line 73)

Two of the respondents, Beth and Jane, provide accounts in which their 'proper' beginnings are bound up with their marriages and their roles as wives and mothers in other cultures. Jane, for example, who married a Spanish man commented thus:

"Well ten years ago I lived **ABROAD**, I was there for twelve years, got married, had my children...I'd stay at home with the kids, bring the children up and that's how it was" (lines 8-9, 55-56)

Jenny's account of the 'proper' beginning, however, is more implicit. Her narrative begins with the tragic and unexpected death of her husband whilst she was heavily pregnant with twins:

"Right, well my husband died in 1989...three weeks after...the twins were born and, like I say, Marcus [1st son] was four, no three, no four and a half when his Dad died" (lines 6-7)

There is no discussion of Jenny's work history, nor of the situation before her husband's death¹. Yet in this blunt, matter-of-fact statement, Jenny effectively constructs a 'proper' - though unfortunate and 'deserving' - beginning for her account of her life after this event.

¹ Jenny's revelation that her husband had died whilst she was pregnant was completely unexpected - I was shocked at this disclosure, and struggled then to direct the interview to themes I wanted to address, instead allowing Jenny to guide the interview. It felt discourteous to ask about her life before his death, though with hindsight I wish I had.

Accounts of ‘proper’ beginnings to adult life are a significant part - typically but not exclusively found at the start of the account - of the process of constructing one’s own moral adequacy. Accounts of how these ‘proper’ beginnings were thwarted formed a second prominent element in these narrative (re)constructions of moral adequacy.

Theme 2: ‘Falling from Grace’ - The Unjust Action Of Others

In describing their pathway to welfare dependency respondents were at pains to ‘explain’ how their attempts to live their lives in socially acceptable ways had been thwarted by the actions of others. Put simply, their beginnings as ‘proper’ workers or ‘proper’ partners or parents had been interrupted by the unjust actions of other individuals around them - such as their partners - or through larger institutions or agencies, such as employers or the social security system itself. The stories respondents offer about the role of others in their ‘loss of grace’ vary in content. However, the common feature in their accounts is that whilst they initially position themselves as ‘victims’² of others’ unjust actions, they also assert their active agency in responding to those situations.

Many of the mothers in the sample told of how the end of their relationships with their partners catapulted them into a life on benefit. Jane, who was briefly noted in the last section and more intensely discussed in the previous chapter, moved overseas to her husband’s homeland, enjoying ten years of marriage consummated with two children. She discovered that her husband was having an affair so left the family home with her children, though remained in his country. Adapting to single motherhood was difficult for Jane and although she secured employment and had negotiated childcare arrangements with her in-laws, after two years she returned to the UK with her children:

“I lived **ABROAD**, I was there for 12 years, got married, had my children. Husband had an affair and, eventually, I decided to come back home with my family...I was two years on my own in **OTHER COUNTRY**, and I was working there. In the mornings my son, he was

² It needs to be stressed that the description of people as ‘victims’ is *not* intended as a moral judgement upon these actors. Rather, the term ‘victim’ is being used to convey the way in which the respondents *themselves* talked about the situations they had found themselves in.

about 9, and he'd take my daughter to his auntie's and I'd go out to work"
(lines 8-10, 36-38)

Jane talked about her husband's infidelity as signalling not only the end of her married life and her residency abroad, but also the end of her working life. He was therefore apportioned some blame for her morally 'problematic' position as a benefits recipient, but blame was also allocated to the welfare system. On returning to the UK, Jane visited the local job centre to find work so to provide for herself and her two young children because, by her own admission, Jane was unaware of the workings of the benefits system:

"I'd never known about benefits. I went in there [Job Centre], explained my situation. He said "have you got children?" and I said "yes, I've got two", and he said "no, you go round the corner". And he sent me to the Income Support office! So straight away, they put me into claiming. I'd gone in for a job, but they sort of said "no, you've got to do this" (lines 13-17)

So, whilst Jane had attempted to do the 'proper' thing by finding paid employment once returning to the UK, a state official had effectively blocked her attempts to do so. There is an implicit acknowledgement here, by Jane, that benefit receipt is 'improper', but that within certain contexts - such as being abandoned by partners - it is acceptable. For Jane, claiming benefits enabled her to at least attempt to act 'properly' with respect to her status as a mother despite being separated from her husband and being reliant upon welfare. As she explains:

"I had this thing that when I got married - I married into a Spanish family - that I'd stay at home, with the kids, bring the children up and that's how it was. I didn't want to change that either and when I came back and was put on those benefits, it was like giving me a silver spoon. It allowed me to do that" (lines 54-57)

Other women in the sample similarly talk about how the 'improper' actions of their husbands effectively destroyed their attempts to live socially acceptable lives and rendered them dependent upon benefits. Such disclosures serve as an important rhetorical function since it positions them as the 'victim' of others' unjust behaviour. For example, Ann notes:

"I used to do two jobs...But then, when me and my husband split up, I mean he was a lazy git anyway and if he'd pulled his weight we'd have

been quite comfortable really. So then when we split up, I had to go on benefit because...it didn't fit in. I couldn't of managed to be there and look after the kids as well, do you understand what I mean?" (lines 3, 6-9)

Dawn similarly constructs herself as the victim of her husband's unjust actions, albeit more implicitly than some other respondents:

"...my husband walked out and agreed to pay eighty pounds a week for me and the three kids and he would pay all the bills...which he kept to for the first two weeks and in the third week he walked in and said that he'd put me on benefit and to expect this pack being sent to me which I had to fill in to claim" (lines 4-7)

Lynn too, a divorced mother with three children, talks angrily about her divorce, how her husband failed to pay maintenance, and how this 'forced' her to become reliant upon benefits:

"I went on benefits then because the maintenance wasn't getting paid in. If the maintenance had been getting paid in I wouldn't have been on benefits, 'cos he was ordered to pay enough, so I wouldn't be able to [claim benefits] and I could have worked. But none of the maintenance got paid in, so I had no option other than to go on benefits with three kids" (lines 14-17)

Once on benefit Lynn continues in her attempt to behave in a socially acceptable fashion despite continued difficulties. She describes how social security officials informed her that she needed to pursue her husband personally, through the courts, for non-payment of maintenance:

"They needed me to take him to court but his court was at the other side of the country because he was living there now you see. The onus was on me now, because they couldn't file for this because it was all in my name...I'd got to take him to court but because he lives up there it's got to be his court. I said, "can I do it here?" and the social security said "no, you've got to do it in his own place", but I said "well this is where the order was made"...I've got three little ones, I'm on my own, I've got no transport, how do I get to the other side of the country? He's [ex-husband] a single person, he's got transport. So I had to go through the whole court ordeal up there. I asked them [social security officials] if they would pay. They said they'd give me my expenses for bus fares. In them days, the coaches weren't like what they are now, everyday or every other day. I mean, it might be once a week, got you there then, and brought you back

the next day at tea-time. That was no good, I couldn't just hop on a bus. So I had to get somebody, out of the goodness of their own heart, to take me up there, at their expense and their petrol, and had to sit and hang about in that bloody town while I sorted it all out. All they [officials] said was "we will pay for your bus fare and that's it". But I was doing this on they're behalf, you know what I mean! They come to my door and told me I had to take him to court because he wasn't paying. But the onus was on me to leave my kids and to get up there and do all this, which I did do...He still didn't pay and I had to go through the whole rigmarole again and he went to prison then for it" (lines 166-183,185-186)

In this account then, Lynn presents herself as doing what she was told to do by court/social security officials *despite* the obstacles (i.e. transport and costs) that faced her and the disruption (e.g. leaving her children with someone) this caused. In so doing she paints herself as a victim of her husband's non-payment *and* of the law, and yet still she tried to act 'properly'. This theme is carried through into her account of how she secured paid work whilst on benefit in a legitimate way in order to boost her income but the 'system' continued to thwart her efforts:

"while I was on benefits I got a job, kosher, at the **PLACE OF WORK**. I declared this to the social security, which meant that they took my book off me and instead of a book now I was on GIROs, and what I had to do was every week, I'd get my wage slip and I'd take it into the Social Security which was just at the back of **PLACE OF WORK**, and I'd take my wage slip in and then, supposedly, the next day I'd get a GIRO [...] Then that started complications anyway, my GIRO didn't blummin' come and, being at weekend, if the GIRO didn't come it meant it wasn't here then until say Monday! I'd have to phone them "I didn't receive a GIRO, I brought my wage slips in", "No GIRO's, oh right we'll get it out straight away" or "it'll definitely be there tomorrow". So after a couple of months of going through all this as well, and plus, I was only allowed to earn...I think it was £5 or £6 pounds then, but I was still willing to go out and work a couple of nights a week. I started, say, a couple of nights a week, but it was worth me to do those couple of nights a week to get this couple of pound extra because, if nothing else, it was of use to put towards use for the kids, or what have you. You know, £6 was a lot of money in those days, if you could put it aside, you know what I mean, and it was only a couple of nights a week, so it was worth it to me. But the way I got messed about with money not coming I was worse off because at least with my book I had my money every week even if it wasn't sufficient! This time I was messed about, no money, no money coming for maybe three or four days late the GIRO. So I had all that. And then at the other end of the scale, once we got a busy period coming up to Christmas at

PLACE OF WORK, it was “can you do extra nights?” and they were putting me on the roster. So I ended up, basically, working say four or five nights a week, which I couldn’t have refused because I would of then maybe lost my job anyway. I ended up working four or five nights a week for £6, £6 which didn’t bloody come because my GIRO’s were not coming for, you know, three or four days. And I thought well this is okay for a couple of nights to go out and earn this money, but I’m not working four and five nights a week for £6! And then, at the other end of the scale, get messed about so much that I didn’t know whether I was coming or going. So I banged that in, left that, so now I’d got my book back and I was just on benefits” (lines 18-22,24-44)

In her narrative (re)construction of moral adequacy Lynn tells how she sought actively to act *properly* - finding and declaring paid work, pursuing her husband for non-payment of maintenance - but others’ actions frustrated her attempts to be proper.

Other women in the sample similarly talked about how their attempts to act in socially acceptable ways were thwarted by others’ unjust actions. Poppy, for instance, talked at length about the unfair treatment she received as a cleaner for the local authority, as well as her relationship breakdown:

“The job which I was doing was said to be well paid for being a cleaner. I was more than a cleaner, I was a switch-board operator, I was a receptionist, I was a cashier, I was security, I looked after children, I gave advice. Many people came in asking for advice, thinking that since I worked for the council, we knew where everything was. We also were abused, on a daily basis, verbally. Some of us were even abused physically. And we never felt that we had the power of the council behind us. We were never allowed to speak our minds to members of the public. We were supposed to stand there and take it. And after a few years you know you’re banging your head against a brick wall [...] I was taking pain killers to go to work everyday, I’d even been on Prozac to help me cope with work and the relationship, I was on them for three months, and then I decided why should I be taking anti-depressants because of somebody else. I wrote to the Chief Exec. stating that most people go to work by car or bus, me and my work mates go by Prozac and painkillers! [Laughs] I got no help there, I just got fobbed off to another department” (lines 44-51, 63-67)

And of her long time partner:

“I was in quite a bad relationship, that I only really came to terms with four years ago. Something happened, and it made me realise that he had no respect for me or no care, but we still struggled on for another four years, ‘cos he was going through a prison sentence and when he came out, his behaviour just returned to what it was before he went in, but worse this time. Actually confronting me with things, telling me I was this, telling me I was that, making me feel...it became less subtle, it became more direct. So I decided, to survive, I had to finish the relationship [...] It was the partner who I was carrying, he was my burden. I realised about eight or nine years ago that he was a leech, but I always considered him as a friend. Now the relationship’s split up and I’m exploring all my thoughts, he was never a friend, never ever a friend” (lines 34-39, 96-99)

Within these tales, Poppy is implicitly defending her ‘problematic’ social situation - that she is without partner and employment - through positioning herself as the victim of others’ actions. Within her account, the proper way to act was no longer available to Poppy because her employers and her partner had acted in such unjust ways. As she says:

“...to give up a job and a relationship at the age of 52, most people wouldn’t do it or be scared to, but that’s how bad I thought things got for me. I just didn’t care anymore, I just could not do that job anymore, *I could not live a normal life anymore*” (lines 99-101, emphasis added)

As already discussed, the men in the sample similarly talked about ‘proper’ beginnings, usually as workers. When that proper beginning is ‘lost’ however, the men construct an account of that loss which - to varying degrees - locates them as ‘victims’ of others’ behaviour.

In explaining how he came to be dependent on benefits at 19 years of age, Bronco for instance, talked about the ‘loss’ of his first job as a labourer working on building a local golf course:

“Well like it was supposed to be like, thingy, forever like, but we finished the work in three weeks like, you know...but they still got my name for it and if they need anybody else like, but they’ve finished the golf course now and...so everyone, like all the labourers and that, well they all put in for, er, like, you know, like clipping the greens and all that shit, you know like mower boys and that” (lines 12-20)

Bronco described how he struggled to find another legitimate job, and so went along to the local job centre to find work. However, this was a negative experience, as he explains:

“like well in six months I’ve had like two job, like you know, interviews, at **FIRM NAME**, which was like, you know crappy jobs, packing junk mail, you know sticking stuff in envelopes, you know like the stuff you get through your letterbox...basically it’s a dead-end job isn’t it? Er, I don’t want to be stuck packing envelopes for the rest of my life, I want to go somewhere, do something...I thought I could do better, so like but the job centres try pushing you into these crappy jobs and that, but like when I went for the interview at that place the man, he was an arse basically, so like I had to tell the job centre like, why I didn’t want to work for this arse” (lines 115-124)

Within his account, Bronco is locating himself as a victim of the labour market and of the Employment Service. Despite losing his first job through no fault of his own, Bronco still attempted to retain the socially valued status of ‘paid worker’ by turning to the Job Centre. Bronco’s age - he was 19 at the time of the interview - to some extent shaped his tacit understandings of the ‘proper thing to do’ as an unemployed man: to not take on “crappy jobs” can be seen as legitimate and acceptable since Bronco does not have his own family to support.

Other men in the sample similarly offered accounts which blamed others’ for their periods of unemployment. In talking about his life before benefits, Robert spoke about his job as a labourer on building sites. This work was short-term and insecure:

“I did building work, then got laid off. Signed on the Dole and they kept sending me to daft jobs for like just £100 a week. Then I started back to work again, the same firm again, and before Christmas they laid us off again. So, you know, every time it came to Christmas, they laid us off, so they don’t have to give us the Christmas pay and all that” (lines 156-159)

John too offers an account of the end of his ‘proper’ beginning which stresses the role of employers:

“I worked for a large drugs, er pharmaceuticals company, warehouse...and I was good at it, a bit naïve ‘cos I didn’t realise like proper work relations and what have you. But I got frustrated, they wouldn’t let me take over this warehouse, ‘cos like they’d got this new

warehouse and I did it, I planned it, I spent about 6 months doing it and they brought up some nancy from London to manage it, so I told them to shove their job!" (lines 9-13)

A few years passed, John remarried and with a baby on the way, he had to find work. John returned to the same firm:

"so I went back to **NAME OF DRUGS COMPANY**, rang them up, and by about this point there had been about a three year gap since I was first there like. They wanted me back like 'cos they knew what I could do...they wanted me to sort out their problems, which I did, but I was stuck with this job and I still felt insecure, they didn't want me there, they just wanted this problem solving! Anyway, erm, I kept working my way up through the ranks again, I took over for long periods of time, but they still wanted rid of me. And eventually, after four years and all the shit flying around, it exploded, well I exploded. I walked off instead of killing somebody, which is what I would have been better off doing" (lines 26-35)

Whether John's interpretation is a 'true' version of this incident is almost irrelevant here: the key issue is that through his account, John positions himself as a victim of his employers. Additionally, he stresses how despite their unjust actions, he continued to act 'properly' (e.g. returning to work for the company knowing they were disrespectful; not resorting to violence; taking the case to an industrial tribunal).

In other accounts, responsibility for losing socially valued identities and positions were explained in somewhat different terms - not as the result of others' action but still something beyond the individual's control. Dave, for example, describes how he lost his job as a result of health reasons:

Dave: I'd got a hernia and I had to go into hospital for it...

Interviewer: So you had to come out of paid work?

Dave: Well yeah, 'cos like I couldn't carry on doing the work I was 'cos of the hernia (lines 43-45)

Two of the respondents - Max and George - stand out as being more explicit about their own role in their 'downfall' whilst also implicating others. In talking about the collapse of his business, for example, Max offers an account which points to the workings of the economy as well as his own inadequacies as a manager:

“the crash came in...early in the 1990s, I did nothing wrong! The business was successful. There was just no work about [...] Unfortunately, and I have to say this, I wasn't good enough to be a Chairman of a £3 million pound company! I didn't like it, I tried to get out...I'm a pragmatist. Then the world changed and then the property market fell through, and to cut a long story short everything went” (lines 14-16, 23-25)

George offers a similar account in discussing the reasons why he chose not to participate in the legitimate labour market. After willingly engaging in a lucrative and complicated tax scam (see chapter 6 also), George was sent to prison - for an unrelated incident - and upon release still faced a massive tax bill:

“I was self-employed, and I had a 714...exemption book, a tax exemption. And you get your first 12 months, and you don't actually pay anything, you have to pay it the next 12 months [...] that was '89/'90. Now I also was injured, I wasn't working. So I was using me book as a means of making money. So I'd see a job going on in town, and I'd go on to the job and say “who's in charge of this job?” and I'd say “Put me on your wage bill, pay me £300 a day, and I'll write the tax off for this job”. I know I'm just going to get the cash and, I'm never going to pay the tax. So I did that a few times and that's when I got a tax bill for £17,000 for the one year. But then I went to prison! So when I come out of prison, obviously the tax people are after me...[they said] “well where's it gone?”. I said, “well I went to prison”. I said “you don't realise how expensive it is to live in prison now, do you?”. I said “that's where it's gone, I've had to buy my cannabis”...I said “it's very expensive living in prison now, you got to keep yourself in cannabis, alcohol and all costs, and that is where your money went”. I knew then that as soon as I got a job they'd take all the money, 50% of whatever I earned. I thought there's no point, so I might as well get on the sick and carrying on working. And that's how I got on it. Went on the sick, 'cos they would of just took it wouldn't they? I was caught between a rock and a hard place!” (lines 17-33)

George's case provides a particularly vivid illustration of the situated nature of lay understandings of 'proper' action: talk of engaging in tax scams, serving time in prison, and smoking cannabis may not be viewed as 'proper' behaviour by the majority. However, for George, the tax authorities were being 'improper' in forcing him to reject the formal labour market. George's account, like the accounts offered by other respondents, positions him as

the victim of other unjust behaviour - in this context it was an unfair tax system³ which effectively prevented George from behaving in a 'proper' manner with respect to legitimate work.

These stories reveal how others' unjust actions - however 'true' that interpretation is - have served to restrict the available choices these respondents perceived themselves to have in (re)constructing their own moral adequacy. As Bury (2001) notes, accounts which "exonerate the individual from blame" helps to maintain the respondents' "self worth" (p. 275). What it means to be 'proper' for these social actors - after their initial attempts to live their lives in socially acceptable ways have been thwarted - needs to be worked out in practice: here, understandings about the 'proper' way to act are reworked and renegotiated in light of the restricted options the respondents now have. It is within this context that 'explanations' for benefit fraud - the third element within the process of (re)constructing one's own moral adequacy - need to be situated.

Theme 3: Explaining Fraudulent Action - Making A Moral Case

The analysis presented so far has demonstrated that the respondents in this study were keen to construct a morally adequate account of their lives before becoming welfare recipients and of the reasons for their 'fall from grace'. The overwhelmingly moral 'tone' of their narratives continued as they moved on to account for their benefit fraud. These accounts invariably began with a focus upon economic necessity. However, in the context of a clear 'knowledgeability' about fraud as normatively problematic - reflecting an awareness and a reluctant acceptance of media and government inspired public narratives around benefit fraud as illustrated in chapter 5 - respondents were swayed by an ontological necessity to continue their (re)construction of a morally adequate account of their behaviour. In doing this, respondents moved beyond economic explanations for action, and drew upon normative understandings about three particular social identity categories - parent, worker and responsible adult. Social comparisons with others whose position was deemed as more

³ Cook (1989: 7) makes the point that within public discourse, tax evasion is seen as "a justifiable 'fiddle' or shrewd business practice". Therefore, engaging in tax scams may be seen as 'proper' action.

normatively problematic reinforced the moral basis of their action. These three explanatory sub-themes - fraud as improper but economically necessary; fraud as ontologically necessary; and the role of social comparisons in reinforcing moral adequacy - are explored in more detail below.

Benefit fraud: Improper but economically necessary

There was, in the majority of cases, a recognition that committing benefit fraud was a wrongful practice, at least in the eyes of the law:

“obviously, legally, it’s a crime. But...well, there’s a problem in as much as you are taking...well you are taking something which could be used elsewhere, you are taking from a fund which could be used for some other purpose” (Beth, lines 138-140)

“It’s morally, morally wrong in one way” (Poppy, lines 306-307)

“I suppose really you shouldn’t cheat the system” (Jenny, line 500)

However, at the same time as acknowledging that benefit fraud was a crime and therefore wrong, the majority of interviewees accounted for their fraud through stressing their financial difficulties. Stories of poverty, debt and hardship were common, often coupled with passionate critiques of what respondents saw as inadequate benefit levels:

“I live on me own, and I don’t think I get enough money. I think that they should give us more money, ‘cos what I get to live on, I can’t survive on [...] You get your money, and it’s like I say the money’s crap anyway what they give you! They give me £70 a week. After I’ve paid my electric and bits and pieces, it’s gone!” (Robert, lines 7-9, 38-39)

“[the benefits are] insufficient, I don’t see how anybody can live on it, you know what I mean?” (George, lines 73-74)

“But when you’ve got kids it’s hard, ‘cos you’re adding things up all the time, counting money all the time [...] I don’t think they [benefits] were adequate at all when I was bringing up my kids, I don’t think it was at all adequate [...]” (Ann, lines 84-85, 88-89)

“The benefit levels are atrocious! Absolutely atrocious! [...] now the levels...the government says I can get by on £51.40 a week. I would like them to show me how. ‘Cos at the moment, like I say you’ve got water

rates at £25 a month, for ten month of the year, electric £20 a month, gas £21 a month, I have a telephone which is about £10 a month" (Poppy, lines 219, 231-234)

"you can't expect people to live on those levels for any length of time, it's impossible. No, there's no slack for anything going wrong in the system, you know you can live, just about, on the money they give you, but say if your washing machine goes down or if your kids need new clothes, or even if it's your kids birthday, you can't cope. There's just not enough slack in there, I mean, the level of benefits are so low, so incredibly low!" (Beth, lines 178-182)

It was within this context of inadequate benefit levels that respondents admitted their fraudulent actions. Jenny, for example, talked passionately about her experience as a widowed mother on benefits. She describes her life on welfare as "a constant struggle". She and her family live in extreme poverty, as this description of denying necessities to her children illustrates:

"I feel pathetic talking about certain things and saying you know, like...I've got a little bit of cordial left and the kids can't have a drink when they want because I've got to make that last for their, for their school lunches you know" (lines 94-97)

For Jenny, money was so scarce that when she was offered a few hours cleaning for cash-in-hand, she took it:

"I've got the chance of a job...it's only two hours a night...it was twenty-odd pounds a week then, it's only gone up to about thirty now...we need it to get [...] back on track" (lines 116-118)

Lynn similarly talks about economic necessity being the key to her benefit fraud:

"I happened to be at the market, he's saying he's got to get staff for Christmas and what have you, and I happened to be there and just said "do you need extra staff?" and he said "yeah", and I said "how long for, when and what have you?", and he said "just for the Christmas period, probably just Saturdays". So I started on the Saturday, I think I got £8 or £10 [...] And you know, the necessity was there" (lines 53-57, 75)

In these accounts, benefit fraud was intimately linked to the experience of inadequate benefit levels and gruelling poverty. But once admitted, accounts of benefit fraud involved more than just stories of economic need. All of the respondents located their tales of

poverty and their admission of fraud within a wider moral narrative which spoke to three particular categories of social identity⁴: mother, worker and, for those without children, responsible adult.

Appealing to identity categories

(1) Motherhood and fraud

For all the mothers in the sample, tales of benefit fraud were couched within a wider moral narrative, in which women sought to locate themselves as ‘good mothers’. This involved an active engagement with, and declaration of, the shared understandings of the proper thing to do as a (single) mother. The material needs of their children were central to these women’s accounts of benefit fraud and enabled them to present their fraudulent actions “in a good light” (Finch and Mason, 1993, p. 130). In this way, the mothers were able to reconcile the improper nature of their fraud within a wider narrative which aided their construction of themselves as morally adequate social actors.

Providing materially for children whilst being reliant upon a low income was a dominant theme within the accounts the mothers gave for their fraudulent action:

“...it’s for your kids, you do it for. Definitely for your kids. That’s right. She [daughter] used to go Morris Dancing and that was an expense, it was expensive to join and everything else, but ‘cos I worked on the side I could afford to let her go, so we used to go there. It was just something she enjoyed doing and I could do it. But I wouldn’t have been able to do it if I wasn’t working. Loads of things I couldn’t have been able to do! Even when I was working I was still going on the flea market, for clothes and shoes even when I was working. So if I wasn’t working, you can imagine can’t you? She wouldn’t even have had shoes on her feet!” (Sarah, lines 69-75)

“I was working, cleaning at a pub which I’d declared. I’d declared that. But, then I got this other little job cleaning at night with a contracting company, and I got caught with that one. And I had to pay it all back! All that I’d earned I’d had to pay back. I mean, I know I shouldn’t have been doing it, I know, but at the time, you want your kids to have nice things, and I’d been buying them Adidas this and that, I’d been buying them new

⁴ See Taylor (1998) for a discussion of categories of identity within welfare debates.

things, and really I couldn't afford it, basically. But I made sure they had them, 'cos you do don't you?" (Ann, lines 27-32)

Dawn talked about how the undeclared "board money" she received from her partner enabled her to provide materially for her three children (see chapter 6 also).

In highlighting the paramount importance of the needs of their children, some women⁵ clearly signalled their own needs as secondary:

"you've got that pressure when you've got kids. You know, if it's just yourself, you just say "well I'll have to do without", a bit miserable but you just do without. You can always, you've got that choice when it's just yourself, but you ain't got that choice when you've got kids. You can't send them out with big holes in their shoes in the rain and no coat on" (Lynn, lines 311-314)

"there is a pressure on parents to provide stuff, erm, I mean my money is, it nearly all goes on the kids, you know that's the way it's channelled, I mean after all the basics are covered it all goes on them, it's rare for me to spend on myself" (Beth, lines 206-208)

Others talked to the dilemmas created when children's needs could not come first. Jenny, for example, talked angrily about how outstanding bills and debts had to be prioritised:

"I've got to save £1.50 away for the television every week. I've got to put five pounds a week away for this every week, and so much for stamps for this every week and then account for the telephone, and before I consider what I'm getting the kids, I've got a big long list of what I've got to put away for, and my kids are at the bottom... Sometimes I've gone to myself, and I know you can call it irresponsible, but I've looked at this list and my kids are the bottom, I've thought right, I'll put that away, the water rates away, the poll tax away, I'll put this gas away, the electric away, I know they're essential. I always put gas and electric away and water. And then I put the house keeping away, I put this away, and it comes down to putting the insurance away, and then right, what can I afford for the kids? And I thought Jesus Christ, all this money I've got and I've got to think of

⁵ As did John, a married father of two, who talked about putting the material needs of his two teenage daughters before his own: "Well the kids never go short. They don't. I mean, no they never go short. Their needs come first. I mean I've been wearing these boots, there a decent pair, but the last pair I had about three years and there were holes in 'em. Believe it or not I'd wear polly-bags inside them to keep the wet out. Erm 'cos like the kids need new shoes regularly" (lines 215-218)

other people before my kids get it! And I've once or twice fell by the way-side and said 'Stuff this for a game of soldiers', the kids are going to get it" (Jenny, lines 193-204)

Within these tales, the mothers are implicitly revealing the normative guidelines that shape their action. Keeping a roof over children's heads, food on the table and warmth in the home, alongside children's other material and social needs are seen to come first for these mothers and it is within this context that their fraudulent action needs to be understood. Whilst benefit fraud is clearly recognised as not a 'proper thing to do', providing for your children is and this provides a moral basis for action.

(2) Worker and fraud

Others in the sample located their explanations for benefit fraud within a wider moral narrative which sought to position them as 'good workers'. In this view, explanations for working whilst claiming were embedded within narratives which positioned the narrator as a willing worker, as someone who was actively seeking employment in whatever form.

For some in the sample, constructing themselves as willing workers involved talking about the steps they had taken to find legitimate paid work and protesting at the state of the current labour market. Others sought to demonstrate their commitment to the work ethic, whilst some discussed the various jobs they had taken.:

"I might do nothing for months and months, then someone might come over and say 'I've got a bit of work for you', and it would be the same again. I'd work for a month and then nothing for say four months [...] there's no jobs out there. I've even been out there looking for jobs, jobs what I could do, you know what I mean, like working in a toffee shop. There's no jobs out there!" (Robert, lines 42-44, 110-112)

"I don't want to sit in my room all day [...] You know I'm still out looking for a job everything, I've not give that up [...] I mean it's [working in informal economy] better than sitting at home and all that watching the Jerry Springer show in it?" (Bronco, lines 145, 171, 219-220)

"I could sit here and worry about "oh, I can't pay this or I can't pay that". It's not doing my health any good, like I say I've been doing it [working informally as a cleaner] six weeks and it really is beginning to tell on me.

But, like I say to my sister, when you're in pain you can take a tablet, when you're destitute, what do you take for that? You've got to get off your arse and earn some money! And if I've got to do it on the side, so be it" (Poppy, lines 377-381)

"I got another job [...] a legit one 'cos that was always my aim, you know having steadfast money [...] I found it [working informally] helpful 'cos like I didn't feel I was sat on my arse and we had money coming in. Erm, you know everyone I've met wants to work. Just because they've had to do it underground, illegally, it's not their bloody fault half the time, there's just no jobs going! [...] I mean the work thing is stuck in my head anyway" (John, lines 48-50, 163-165, 175)

As with women's accounts of motherhood, the telling of these stories reveals how to some extent, respondents are able to reconcile the improper nature of their fraudulent actions within an overarching narrative which constructs them as 'good and willing workers'.

(3) Adulthood and fraud

Some respondents couched their explanations for fraud within another wider moral narrative which sought to position them as responsible, independent adults. In these accounts, maintaining economic and social relationships with family and friends was the context within which fraudulent actions should be understood.

In talking about why he engaged in working whilst claiming, for example, Dave spoke about his experiences of being a young adult with little money. His explanation for his fraudulent action however is about more than simply economic need - for Dave, it was also about his need to sustain personal relationships with his mother and his girlfriend, as well as being able to do what young adults should be able to do:

"Like I could go around to my mates and, I mean for me it was like having something I'd never had before, you know 'cos like I'd never had money. I mean, 'cos when I think about it and when I was doing it all by the book, when I first got a job, if I'd put the wages together for like two weeks, it wouldn't have come up to what I was getting when I was working and claiming and that, so I felt like a millionaire! And I think that was what kept it going for as long as it did. But like as well, it did go on essential stuff, like I did pay more rent to me Mam when I got that cash, and that made me feel good, and you know on clothes and me girlfriend and stuff like that [...] I suppose like life, well right when I was

just on the £80 [benefit] like I was saying before it's alright and that but you can't really live your age, really. You can't socialise, you can't...well it's embarrassing and, but when I was fiddling it was probably one of the best times I've had 'cos like me pockets were always full and everything, and that's what everyone wants in it?" (lines 184-190, 212-216)

Bronco's explanation for his fraud, like that of other respondents, is clearly embedded within a narrative which emphasises his need to 'live his age' as an independent, sociable young adult and to maintain good relations with his mother, who he resides with:

"what's the point giving you just £80 a fortnight, you know for an eighteen year old, to get out and have a life, I just don't think it's right [...] I need the money [earnings from informal work], you know for me and like for my Mam and that...and you know just to get out and that [...] that money from the videos [selling counterfeit goods], well like sometimes I might be able to give my Mam a bit extra, you know like 'cos I'm not happy giving her just £30 a fortnight...you know like she feeds me, pays the water bills and all that kind of stuff and £30 is nothing for all that is it?" (lines 213-214, 227-228, 203-205)

Jo's account of her fraudulent action is similarly couched within a broader narrative which speaks to shared understandings about the proper thing to do as a young graduate. Rather than rely financially upon her parents after graduating, Jo actively decided to relocate to London, knowing she would have to claim benefits as well as work informally, and fend for herself:

"Mum and Dad couldn't really afford to keep me at home [...] I thought if I moved down there it would be a temporary solution and that I'd get a job relatively quickly [...] I don't want to take money from people who...need it more than me but...I didn't see anyway out. My parents weren't wealthy enough to give me money or to start me off or, you know, help me with rent or buy me a house so it [working and claiming] was my only option" (lines 15-16, 21-22, 27-29)

Social Comparisons: The Moral Inadequacy Of "Others"

The final sub-theme in accounts of benefit fraud is concerned with the moral inadequacy of others. Here, respondents talked about others whose actions they perceived to be more normatively problematic than their own. Put simply, this was about constructing one's own actions as 'not as bad' as that of others. There were two main ways in which respondents

sought to do this: first, through comparing their fraudulent strategies with others' alleged abuses; and second, through comparing their fraud with more serious crimes.

For some in the sample, comparing their chosen fraudulent strategies with others' allowed them to talk about their action as "not as bad" as others. Robert provides a good example here when he talks about different kinds of frauds that occur within the social security system. In talking about the stealing of GIROs, Robert says that it is "out of order" (line 87) and is similarly condemning of those who claim benefits using fictitious names:

"All these people like, I haven't got anything against Pakis but they're signing on in that many names, you know. I don't think that's allowed, but I think what should be allowed is to do a bit of work on the quiet"
(lines 91-93)

Putting the racist undertones aside (and the extent to which Robert has bought into recent media stories which have (re)inspired the racialisation of the scrounger issue, see Cook, 1997 and chapter 5), Robert implicitly positions his choice - of working cash-in-hand whenever the work is available - as right compared to those whose chosen fraud strategy is the stealing of GIROs or the acquisition of false identities.

Others similarly point to different kinds of frauds as being 'worse' than their own:

"I think there should be different grades of fraud. There's me, on my own, I've not got a boyfriend hid upstairs, I've got two kids. I'm going out cleaning, say for £15 a week or something stupid like that. Then there's the next one, who may say their husband's gone, and he hasn't, he's in the house. He's working, she's claiming and they've got two cars in the drive and they're going on their summer holidays. That, for me, is a big difference. That is what I don't agree with" (Jane, lines 117-122)

"I know loads of people who do [fraud] and it really makes me angry 'cos you see I have words with people and say 'cos like you know I find them offensive. People say, like genuine people there are and that means that you are really, really struggling and got it bad. Then you hear of people who you know are claiming benefits as a single person, err, but they've got someone living with them, they've got such a fantastic lifestyle it is unbelievable. But, officially on paper they're poor! [...] I mean you see there are cheats and cheats. Like me, I've got this job and I should tell people. But I mean there are some people who are so blatant with it, I

mean these people who I know, one of a few I know, well she's claiming as a one-parent family but she's also earning. He's [the woman's partner] claiming as unemployed but he's also working and they've both got cars. They can go away, and I know I bet it sounds to some people like, well I know it could be envy...and then I think well you cheating swines and all this, that and the other, because they are making more out of it than I am. Do you know what I'm saying?" (Jenny, lines 451-462)

"I know one person in particular she's done time for fraud, she's done time for that and she's still doing things she's not entitled to! She's on Invalidity! What for, I do not know! So it's done her a good turn! Putting her in prison for fraud has made her that she's still doing it. It's done her a good turn and I hate her for it. I hate the sight of her 'cos she's getting money that she's not entitled to. There's nothing wrong with her working! She's only 50 and [...] I couldn't live like that! But I hate her, she goes in the pub, you see her drinking wines and...And I think, here's me, living on that and she can go...Ohhh, I hate the sight of her for that 'cos she's getting money that she's not entitled to" (Mrs Brown, lines 206-220)

Dawn provides a particularly strong example of a respondent who seeks to achieve moral adequacy through stressing the moral inadequacy of others. At several points in the interview, she compares her own situation - as a medically-recognised agoraphobic who engages in cohabitation fraud because of her children - to others:

"...like the women down the street, apparently so, has got a bad back. Now she gets £79 a week disability money for that and she hasn't even got a bad back. Well she's a good actress...I mean we can all say we've got a bad back but erm, that sort of thing gets me angry. Especially for people like me who has got a disability as agoraphobia, you know, and we want to do something about it, and you've got a joker like that who can kid the State and get the money, that's not right, no definitely not right" (lines 124-129)

Here, Dawn constructs her moral adequacy through highlighting the moral inadequacy of others around her at several points in the interview:

"the only time I do agree with the fiddling, well what I would term as straight fiddling, or honest fiddling if there is such a term, is if it is going on the kids to give them a decent life...not putting it on your own back and go tarting about...I mean any women who has been left in the lurch and she's, you know, got to survive for her kids and she's doing it for her kids, yeah, I'm well behind her all the way. But if she's out tarting about and slapping it on her own back, well yeah...I'd report her" (lines 79-81, 83-85)

And later:

“My sort of fraud is for me and my kids to survive, so that’s survival fraud, as far as I’m concerned. But then there is cheating fraud, no I wouldn’t give them the time” (lines 135-137)

Within the interview, Dawn also discusses the alleged fraudulent actions of others on her housing estate, and engages in a discussion about a local family who have a daughter with quite severe impairments. Interestingly, Dawn uses this example to highlight the more dishonest or corrupt actions of others:

“there is a lot of fraud going on...Actually more so when you’ve got a disabled child, they’re the one’s who play on it...You get everything, your, your council house is all revamped for you, you can get a car, well one of you to drive and that...I mean, it sounds awful to say that but if you’ve got a disabled child member in the family, well you are better off” (lines 92-95)

John similarly sought to acquire the ‘moral high ground’ through comparing his fraud to other, more serious, crimes:

“I refuse to do anything what I call criminal which is stealing off people. If I want something, I buy it. I don’t want to steal, con anybody or anything like that” (John, lines 192-194)

Similarly Bronco compares his trading of counterfeit goods to *more serious crimes*:

“You know, I don’t see the problem with it myself, it’s hurting no-one, I mean if I was bleeding shooting people and that, well you know, but am not, so fair enough” (lines 313-315)

(Re)Constructing Moral Adequacy: A Discussion

In a recent paper, Ribbens McCarthy, Edwards, and Gillies (2000), argue that the interview transcripts from their study of step-parenting pointed towards interviewees telling ‘moral tales’:

“By this, we mean that our interviewees were establishing and defending themselves as having morally acceptable identities in their interview

accounts. The issue is not whether or not they were telling us the 'truth' or providing 'accurate' descriptions...Rather, it is their interpretation of what constituted the 'right' thing to do" (pp. 786-787)

What the respondents in this study share - other than their fraudulent action - is a life characterised by twists and turns, ups and downs, and good and bad. To be sure, all human beings 'endure' such events - some more so than others - but there is something particularly disheartening in listening to the trials and tribulations of this group of social actors. This is due to the fact that despite their courage, their determination and their daily efforts to deal effectively with the constant happenings which life delivers to them, their economic position - put bluntly, these respondents are 'the poor' - is *so* vulnerable that happenings such as unemployment, divorce or separation, parenthood, redundancy, illness, disability, death, physical or verbal abuse, have a fundamental impact upon their lives, causing such actors to redefine and renegotiate their understanding of themselves in the particular context of long term welfare dependency. Again, it could be argued that such events would have a shaping influence upon anybody's sense of self. The point is that this research focuses upon 'poor people's' lives and the ways in which they deal with such life-events whilst *already* living on the margins of society. Their peripheral status - economically, socially and normatively - is the permanent standpoint from which they (re)construct their sense of self in light of their experiences and action.

Happenings such as divorce or separation, death, illness, unemployment, and so on, have catapulted these respondents into a life on welfare, their world and, as described in the previous chapter, their resources strongly shaped by the rules and regulations of the benefits system. Within this restrictive context, their accounts inevitably attempt to do much more than offer a simple description of the how and why of their action - their explanations for fraud are almost eclipsed by a more pressing concern to construct themselves as morally adequate actors.

Chapter 3, in reviewing the existing literature on benefit fraud, noted that the study by Jordan and colleagues (1992), amongst others, represented a move towards a closer engagement with sociological theories of action in an attempt - more implicit than explicit - to understand the basis of human agency. In particular, Jordan's research highlighted the

ways in which accounts of fraudulent action were bound up with normative conceptions of self-identity within a familial context. Their respondents explained their benefit fraud within a wider narrative which displayed their moral adequacy as either workers or caregivers. This chapter, using these ideas as a foundation, has argued that the accounts generated for this research are about much more than explaining benefit fraud. These accounts reveal the iterative relationships between individual action, understandings of self-identity, and the normative frame within which actors live their lives.

The narrative (re)construction of moral adequacy may become more important for the respondents quoted here given the formal illegality of their fraudulent actions. Baruch (1981), however, discusses the ways in which the parents of children with congenital illnesses in his study also sought to position themselves within the interview as morally adequate actors. In constructing their accounts of their encounters with the medical profession about their children, the parents establish their own “reasonable and moral character” through appealing to “standards of the everyday world which [the] parents assume are shared by the interview” (p. 276).

The analytical commentary presented in this chapter has unpicked the various elements of the narrative (re)constructions these respondents’ developed. In doing so it has suggested that social actors inevitably construct a ‘proper beginning’ where they talk about their action in ways which corresponds to shared societal - or perhaps communal - understandings about the proper way to act as either parents and/or workers. Individuals move on to offer an account of their ‘fall from grace’ - an account which stresses the role of others’ for the predicament they found themselves in. Respondents constructed their decision to engage in fraud as a way out of the situations in which they had found themselves in. Economic explanations for fraud were couched within a wider moral narrative which appealed to particular social identity categories - mother, worker, and responsible adult. To reinforce their own moral adequacy despite their acknowledged ‘improper’ behaviour, respondents referred to other people whose position was deemed as more normatively problematic than their own. This chapter has suggested that there is a close relationship between the normative guidelines people work with and are worked by -

that is, people's own understandings of the proper thing to do - and the self-identities people 'perform' within particular discursive, normative and material contexts. This complex relationship - empirically dissected by chapters 5, 6, and 7 - is the subject of the following chapter.

Chapter Eight

Understanding Fraudulent Action: Towards an Analytical Synthesis

Introduction

In the three previous chapters, the discussion has focused upon four key sociological concepts - discourses, resources, normative guidelines and identity - which, as chapter 2 argued, provide particular theoretical purchase on the relationship between structure and agency. The analysis presented in chapters 5, 6, and 7 has pointed to important refinements and developments in the way in which the four concepts are currently conceived, but it has inevitably provided a somewhat fragmented interpretation of the respondents' accounts of their benefit fraud. In contrast, the respondents' descriptions of, and explanations for, their fraudulent action were embedded within complex biographical accounts which wove together multiple narrative strands including elements of identity, life experience and social networks, of discursive context and material circumstances, of place and historical time, and of future possibilities. Almost effortlessly, the respondents' stories build the connections between the discursive, normative and resource contexts within which they live their lives. However, as Alice Walker (1995) cogently declares, stories "honour the singularly individual permutations of ...experience...they are, after all, rather like a thumbprint. Unique to the soul and heart they are by creation attached" (p. viii). The challenge in this, the final analysis chapter, is therefore twofold. First, to illuminate the unique narrative linkages evident in each respondent's account. Second, to emphasise the commonalties across the unique stories provided by people in the sample as a whole, to generate an analytical synthesis which build upon the four key concepts.

The chapter is divided into three sections. The first reiterates and consolidates the main analytical strands developed in the three previous chapters. Section two then introduces three case studies - taken from the research sample - to explore the connectedness of these analytical strands within uniquely individual accounts. The third and final section seeks to identify and draw out common and general themes from across these, and other, respondents' accounts.

Discourses, Resources, Normative Guidelines and Identity: The Main Findings

The first strand in the analysis presented thus far was concerned to explore the form and content of benefit fraud discourses within an historical framework, so as to paint the discursive context within - and against - which respondents explained their fraudulent action. Put simply, discourses are ways of talking or thinking about topics. However, they are about much more than language. Discourses are understood to constitute, for good or bad, the substance - though not the totality - of social life. In this view, discourses allow and disallow ways of speaking, thinking and, importantly, acting.

The analysis in chapter 5 focused particularly on contemporary media and political discourses about benefit fraud. It considered the way in which historical time shapes the form and content of such discourses, arguing that whilst there are enduring discursive themes, these are recast through a contemporary lens. This is particularly the case with the 'subjects' who have personified benefit fraud discourses over the years. Historically, at least in the UK, fraud discourses have focused upon the unemployed labourer who engages in cash-in-hand work. Into the New Millennium, that subject has moved on, or at least moved over, to make room for other subjects, such as the disabled claimant who works or the 'bogus' asylum seeker. The analysis presented in chapter 5 was based entirely upon UK government and print media texts, and it is important to acknowledge that discourses may vary across geographical and social 'spaces'. Popay (1977), for example, has argued that historically there have been significant differences in the subjects of fraud discourses in New Zealand and the UK, linked, in part at least, to the different socio-economic histories of the two countries. Similarly, Duncan and Edwards (1999: 24) suggest that the importance of discourses varies across time and, in their research particularly, across neighbourhoods.

The analysis in chapter 5 also highlighted the way in which the Labour Government, who took office in 1997, sought to construct a new "mainstream plot" (Somers, 1994) about benefit fraud through its 'Targeting Fraud' campaign. It was argued that such 'plots' have the potential shape, inspire, as well as restrict particular courses of action for individuals.

Within this new 'plot', the government explicitly attempted to shift public perceptions about benefit fraud - from an understanding that it is driven by need and not really a crime, to an understanding that fraud is committed by greedy criminals to fund luxurious lifestyles. The 'plot' also actively sought to encourage certain actions (i.e. to report suspected fraudsters) and rendered invisible the harsh realities of life for many welfare recipients (e.g. government adverts rarely feature stories of poverty).

It is argued that through these and other mechanisms both the government and the media, two of the most important shapers of the discursive context within which people live their lives, actively seek to influence people's understandings of what Janet Finch (1989) has described as normative guidelines - that is, lay understandings of the proper thing to do. People 'access' or engage with normative guidelines *through* discourses. To this end, the government and the news media have the potential to (re)shape, to a greater or lesser extent, the normative guidelines individuals negotiate with in going about their daily lives. As shall be argued later, this process also impacts upon every actor's perception and experience of resources, their self-identity and, consequently, their agency.

The second main strand in the analysis presented so far focused upon the concept of resources. The analysis problematised Giddens' (1984) understanding of resources as either material or non-material, arguing that such dualistic thinking fails to capture the multiple ways in which resources are perceived and experienced by actors. Instead, it was argued that resources should be categorised in a more flexible way. Three types of resources were identified - *financial*, *social* and/or *ontological* - within the respondents' accounts. However, the analysis suggests that a particular resource cannot be readily 'fitted' into any one of these categories. Rather, a single resource can function in any or all of these ways in different 'places' and at different times. This categorisation allows for a more fluid interpretation of the nature of resources which is more sensitive to the multiple purposes they can have for an individual.

The notion of *resource-configurations* was developed in an attempt to capture the dynamic nature of the networks of resources within which individuals are embedded. These

resource-configurations are argued to be particular, though not necessarily unique, to each individual actor and were shown to vary in terms of volume (e.g. the quantity of resources) and 'type' (e.g. the multi-natured quality of resources). The analysis also highlighted how an individual's resource-configuration could change over time. The accessibility, availability and acceptability of resources were shown to be shaped by both biographical and institutional time. This finding speaks to the concept of normative timetables elucidated by Janet Finch (1989) - that is, the idea that there is not only a proper way to act, but also a proper time to act.

The third and final strand of the analysis thus far brought the construction, and maintenance, of self-identity and the normative context within which people act - that is, lay understandings about the 'proper thing to do' - into the same analytical frame. This analysis demonstrated that respondents' attempted to do much more than offer a simple description of the 'how and why' of their fraudulent action. Justifications for their 'crimes' were overshadowed (or perhaps, more accurately, de-prioritised) by a more pressing concern to position themselves as morally adequate actors within a wider context. All respondents acknowledged the immoral - in a criminal sense - nature of their fraudulent actions, but in doing this they also sought, albeit to varying degrees, to narratively (re)construct their own moral adequacy (Baruch, 1981; Jordan, et al, 1992; Jordan, et al, 1994; and Smart and Neal, 1997).

The analysis suggests that there may be a common pattern in the way respondents set about constructing moral adequacy. Three elements within this process were identified. First, all the respondents sought to emphasise their 'proper beginnings' - that is, they all described how they had originally attempted to live their lives in accordance with the normative assumptions held by wider society about work and/or parenthood. Thus, respondents stressed their 'proper' actions in relation to work (i.e. that they had engaged in formal employment and were willing and eager to do such work) and/or in relation to marriage or parenthood (i.e. that they were committed to their partners and/or their children).

The second element in the construction of moral adequacy involved an account of how respondents 'fell from grace' - that is, the respondents acknowledged that at some point, their proper beginnings had ceased and their lives and actions were, by their own admission, less 'proper' because of their reliance on welfare and/or, particularly for the women, their single parent status. In different ways, the interviewees sought to apportion responsibility for their situation - some talked about the unjust actions of employers or partners, and others stressed their own role as being the key to their 'downfall'. Whilst the stories the respondents offer about their 'fall from grace' vary in content, the common feature within their accounts is that they did not position themselves simply as 'victims' of others' unjust action. Instead, they asserted their active agency - that is, to engage in fraud - in response to such unjust actions and situations.

The third element in the process of constructing moral adequacy centred on providing a robust 'moral' explanation for their benefit fraud. Here, three sub-themes were identified. First, respondents accounted for their fraudulent action through emphasising their own and, often, their families' economic necessity. Stories of poverty, debt and hardship were widespread, coupled with impassioned critiques of what respondents saw as inadequate benefit levels. Second, all the respondents located their tales of poverty and their admissions of fraud within a wider moral narrative which stressed their pursuit, and maintenance, of one of three normative categories of social identity - mother, worker, and responsible adult. This enabled the respondents to reconcile the 'improper' nature of their fraud within a wider narrative, so contributing to the construction of themselves as morally adequate social actors. Third, all the respondents, to varying degrees, used social comparisons to contrast their own fraudulent action with what were presented as the more normatively problematic actions of other people. In essence, this was about constructing one's own actions as 'not as bad' as that of others. Respondents either compared their own fraudulent strategies with others' alleged abuses, or compared their frauds with more serious crimes.

This analysis clearly demonstrates that decisions about benefit fraud are not made in a social vacuum - respondents were reflexive, and socially responsible about their fraudulent

actions and not 'mindless' or unthinkingly criminal. Moreover, it suggests that moral identity - its (re)-construction, maintenance and defence - is vitally important to these respondents.

“Unique Thumbprints”: Three Case Studies

Through empirically exploring the four key concepts - discourses; resources; normative guidelines; and identity - each chapter has sought to cast some explanatory light upon the question of why people engage in fraudulent action. The task now is to attempt a synthesis of these somewhat fragmented analytical strands. As argued in chapter two, these concepts were chosen as a frame for the analysis because they each 'speak to' the juncture between structure and agency. Taken together, they offer the researcher a vehicle for developing a theoretical account - what Somers (1994) refers to as a conceptual narrative - of social action which moves beyond uni-dimensional structural or individualistic theories of why people act in the way they do when they do, and from the particular perspective of this research, why people engage in benefit fraud.

In this section, the accounts of three respondents are analysed in order to examine the unique ways in which discourses, resources, normative guidelines and self-identity shape social action - in this case, benefit fraud. In the third and final section of this chapter, an attempt is made to move beyond these “unique thumbprints” (Walker, 1995) to identify common analytical strands *across* the sample and relate these to our understanding of social action on a broader sociological canvas.

Case Study One: Jo, 27

Jo was the youngest female in the sample and the only woman not to have had children. Her story begins with the completion of her undergraduate studies. University had been fun for Jo, but come graduation she soon realised the financial cost of this experience - higher education had also granted Jo a student loan to be repaid, a spiralling overdraft and up to the limit credit cards. After her finals, Jo returned home to live with her mother in the Wiltshire countryside. However, the area had little opportunities for the architectural work

Jo had been trained for. Without a job, Jo was entirely dependent upon her parents - who, though divorced, still lived in the same village - to fund her existence.

Jo decided to leave for London arguing that the capital would offer her more employment opportunities and she would not feel such a burden upon her parents. However, in the short-term, Jo felt that the only realistic option that would enable her to live in London independently of her parents would be to claim social security benefits and engage in undeclared cash work. With her actor-wannabe boyfriend, she rented a small flat in Brixton and claimed housing benefit as though they were single claimants, organising the flat appropriately so to dupe the investigators. Whilst claiming Income Support, Jo worked as a nanny for an agency and did some bar work in the evening.

This arrangement was, for Jo, only ever meant to be temporary. Jo understood her fraudulent action as “a stepping stone to get on”. Throughout the time Jo was working and claiming, she was still pursuing the possibility of an architectural career. It took two years and £200 spent on a portfolio displaying her design talents before Jo finally secured her first professional position, ending (so far at least) her dependence upon welfare payments and fraudulent earnings.

Superficially at least, Jo appears to have access to a thick resource-configuration - her account makes reference to a wide range of financial, social and ontological resources, which are available and accessible to her. However, Jo's sense of identity, and her understandings about the ‘proper thing to do’ at this stage in her life (her normative guidelines), appear to define at least some of these available and accessible resources as unacceptable, and so she does not draw upon them. This is particularly the case with her parents who are a potentially significant financial and social resource. However, as a young (female) graduate, Jo did not feel it was acceptable for her to financially rely upon her parents, residing rent-free in her mother's house, and being dependent upon handouts at this time in her life.

Jo's perception and experience of resources are also shaped by place. Jo's education and training were potentially at least ontological and social resources, as well as a route through which to access more financial resources. However, these resources were experienced as not available because of the rural area that she moved back to. The local labour market - part of the material landscape actors are embedded within - thus significantly influenced her experience of her available resources. Once Jo moved 'places' to live in London, however, her education and training were experienced as enabling and, given Jo secured her first professional position as an architect, as a resource with transformative capacity.

In moving away to London Jo was making a conscious decision to be financially independent of her parents. In this respect, Jo's account - and her action - is reflexive of wider public discourses about being a responsible young adult - that is, finding one's own path in life. In drawing on this discourse, however, Jo is also able to justify her fraudulent action. Of her fraud, she says: "what are you meant to do? How are you meant to get on that ladder of kind of getting your first job and everything?". In her discussion of benefit fraud, Jo also accepts some parts of the popular and political discourses around fraud and welfare more generally. She explains, for example, that welfare should be there to function as a "safety net" for the poorest, accepting the discourse, perpetuated by certain parts of the media, about the long-term unemployed:

"You have lots of people claiming who never intend to get a job and maybe they don't want to get any further in their lives or they don't really, they don't really look forward to or want a better standard of living"

Similarly, she is accepting of the discourse - actively encouraged by the Targeting Fraud campaign by the Department of Work and Pensions (DWP) - that engaging in fraud takes money from the more needy. Of her own fraud she says she did not "want to take money from people who didn't have it". In contrast, however, Jo actively opposes some themes within such discourses. For example, Jo is at pains to state that regardless of her illegal earnings she never had a luxurious lifestyle:

"Income Support wasn't giving me enough to live on...I wasn't buying clothes, I wasn't eating out, or eating expensive food, I was, I was trying

to live as cheaply as I possibly could ...[My earnings] it was nothing, it was peanuts. It was peanuts...I couldn't have lived off it at all"

This pick and mix attitude to the discursive context within which Jo lives - accepting some parts and rejecting others - is a key mechanism, albeit unconscious, by which she (re)constructs moral adequacy within the interview context.

Case Study Two: John, 43

John offered a comprehensive account of his life so far with an unusual degree of chronological clarity. His working life began at a large pharmaceuticals company where he worked as a warehouse assistant. After losing out, unfairly he believes, on a promotion to warehouse manager, John quit his job and applied for unemployment benefits. His first marriage broke up around the same time so John left the UK and found work in Europe. However, during this transitional period John had started a relationship with a new partner in the UK. He moved back to England to be with her - she is now his wife - and not long after she fell unexpectedly pregnant. John returned to the pharmaceutical firm he had previously worked for. Sadly, the first baby became seriously ill and died. John threw himself into his work despite being badly treated by his employers. Eventually, after four years "with all the shit flying around", John walked out again though this time he took his case to a tribunal. John was successful and won a cash settlement. Despite his success at the tribunal, the firm, as well as the insurance protection John had bought to cover his mortgage and several loans, refused to pay out. After six months of wrangling, only one company remunerated. At that point, the mortgage repayments were £550 a month and John's wife was only earning £300. They had two small children to bring up and John had not yet found work, so he went to the housing benefit authorities for help with paying his mortgage. However, because his wife was still in paid work, he was offered only reduced benefits.

According to John, he was effectively "pushed into doing work on the side" because of this situation. John's wider family rallied round at this time, helping him to maintain the mortgage repayments. He eventually found a legitimate job but was made redundant. Again, the benefits authorities refused full-assistance because his wife was earning. At one

point John started his own business selling children clothing on several local markets, but with the recession it buckled. Since then, John and his family have claimed Family Credit on the basis of his wife's wages. Presently, John has returned to education but continues to supplement the household income through cash work.

For John, quitting his job the first time, after being passed over for promotion, was the 'proper' thing to do at that point in his life. As this quote illustrates, in explaining why he walked out on his job, John makes explicit reference to historical time in relation to an apparently more lenient welfare system and, possibly, a healthier employment market:

“...so I told them to shove their job! Erm, in them days you could just, you know, just pack your job in and I was able to claim [for unemployment benefits]...there was only me and my first wife then”

Additionally, this quote also suggests that John's decision was shaped by normative considerations about biographical time - that is, it was proper for John to quit his job since he did not have any children to provide for.

When John ceased working for the pharmaceutical firm for a second time, he decided to take his case to a tribunal. In pursuing what he saw as the proper thing to do at this point in time his responsibilities had changed - he now had two children. Whilst the resources immediately available to him in terms of earned income and work disappeared, other resources, most notably his wider family as a significant source of financial and social resources, became available and acceptable. Without an income of his own, and with his wife only earning £300 a month, John turned to his mother and sisters to help meet his mortgage repayments:

“...if it weren't for a big collective family thing, me mother and sisters, well that house would have gone ages ago”

Paid employment would appear to be central to John's identity - his sense of who he is - and this undoubtedly intensified once he became a father. As John says, “the work thing is stuck in my head anyway”. In his account, it appears that John's acceptance of the normative salience of paid employment in relation to fatherhood and masculinity, shaped

his decision to return to a job in the company he had initially left because they had treated him unfairly. The same normative script provides part of the justification for his fraudulent activity - for John, the proper thing to do in the circumstances in which he found himself was to work regardless of the nature of that work. His fraudulent activity acts as both a financial resource which facilitates his management of daily (family) life and, importantly, an ontological resource, facilitating his (re)construction of moral adequacy within the interview situation.

Case Study Three: Jane, 39

Jane left for Spain when she was 20. Not long after she met her husband, and they had two children. After ten years of marriage, Jane discovered her husband was having an affair. Jane left him but chose to stay in Spain. With two young children to maintain, Jane found a job and her sister-in-law provided valuable childcare. After two years Jane returned to the UK with her children, temporarily living with her mother. On the second day of her return, Jane visited the Job Centre looking for full-time work. After finding a few positions she was interested in, she went to the desk to request some application forms and explained her situation. She was asked if she had children, and when she said yes, was told she was at the wrong place and that she should go to the local social security office. Jane had no knowledge of the benefits system: "As far as I knew you had to get a job, I didn't know they'd pay you, I had no idea!"

Jane was given an emergency Giro for £30 and waited whilst her benefits claim was processed. She continued to live at her Mum's for the next two months. In order to qualify for her own home, Jane and her children went into temporary accommodation. This was a difficult experience - her children spoke little English and were used to living near beaches. Now they lived in a secure flat (many women residing there were escaping violent relationships), next to a lively pub which, according to Jane, was home to "drugs, guns...[and] people fighting all night".

After three months, Jane was re-housed and enjoyed receiving her weekly benefits whilst remaining a stay-at-home mother. For the first ten years on benefits, Jane took on various

cleaning jobs with agencies without declaring this to the authorities. Whilst the money was useful, Jane became increasingly anxious about getting caught, so she gave up the cash work. At one point Jane found a legitimate job as a part-time hospital ward clerk, and so applied for Working Family Tax Credit (WFTC). During this time, she was still receiving full housing benefit. Jane knew that she should be contributing some rent because of her earnings, but decided to stay quiet. With hospital restructuring, Jane's job ended and then she received a bill to recover the housing benefit overpayments. A year on, her housing benefit still has not been sorted out even though she is now back on full benefits doing voluntary work with the Citizens Advice Bureau and other, more local organisations.

Jane's account is remarkable for its wholesale acceptance of the underclass discourse. In one sense, as the quote below suggests, Jane accepts the way in which the dominant discourses seek to portray welfare recipients, particularly single-mothers. Of receiving benefits, Jane says:

“...when I came back and was put on those benefits, it was like giving me a silver spoon...it can be too cushy sometimes...It just gets too comfortable. It's like having an invisible husband! He pays the rent, he gives you your money on a Monday!”

Later, however, when she talks about her fraudulent earnings from the various cash jobs she took on to supplement her benefits, she challenges the same discourse, confessing that “there came a point where I thought that it, the benefits, isn't a lot of money!”.

Jane's story also illustrates how the normative and material contexts within which people live their lives can be contingent upon place. When talking about her life in Spain, Jane notes that the Spanish welfare system offered her little financial support. Because of this, Jane had to turn to other accessible resources - at this point in her life, paid work and child-care support from her sister-in-law - to manage daily life. On returning to the UK and discovering the existence of an apparently more available, accessible and acceptable benefits system for single parents, Jane, initially at least, decided she did not need to work. Later on however, Jane began experiencing some financial difficulties, “robbing Paul to pay Peter”, and so took on some cash-in-hand cleaning work.

According to Jane's account her fraudulent action was 'proper' - though stressful - for her whilst her children were young. It enabled her to provide more adequately for them, to live a more decent life. Importantly, however, she notes that her fraud was 'hidden' from her children when they were small. Her understanding of the proper thing to do changed over time, as her account of why she stopped working and claiming illustrates:

“For a few months now, I've not done any work on the side or anything like that, but before I did. It was good, but it put me under so much stress...I knew I was doing wrong...My son, he's 19 now right? If he was younger, I might of carried on but he can see, he knows what's going on. I felt like 'what kind of example am I giving him?'”

In Jane's case, motherhood - as an identity category - provided part of the moral rationale for her benefit fraud when her children were young. However, when her children were older the same category provided the basis on which the same action was redefined as 'improper'.

Understanding Social Action

As noted at the beginning of this chapter, whilst these three case studies illustrate the close relationships or connectedness between the four key concepts dealt with separately in earlier chapters, the particular stories are unique to the individuals involved. However, there are shared themes across these three case studies - themes that also run through the narratives provided by respondents in the larger research sample which, taken together, contribute to our understanding about social action in general. This final section draws out these common themes.

As a backdrop to these discussions, it is important to reiterate that the respondents in this study do not 'fit' readily into the character parts set out for those who engage in fraud within the dominant discourses. The sample was constructed to reflect as much diversity as possible in terms of the 'type' of benefit recipients involved in benefit fraud. So, whilst the long term unemployed, lone mothers and disabled claimants are 'represented' in the sample, there is also a young, middleclass graduate and an eighty-year old grandmother.

There are no 'super scroungers' in this sample. The study did not formally collect details about the material circumstances, including household income, of respondents, though most respondents did talk about the amount of money they received in benefits and in 'fraudulent' earnings. Despite this lack of concrete data on material circumstances, observations during the interviews suggested that whilst living standards did vary, being dependent on welfare benefits almost invariably meant living in modest if not meagre circumstances.

Perhaps the most obvious common strand running through these accounts is the material and ontological influences on human agency - and the linkages between these - created, in this case, by welfare dependency. As chapter seven noted, the material dimensions of these respondents lives are a powerful and, for some, a dominant influence upon the choices they make in relation to benefit fraud. For all of these respondents, the level of benefit they received was perceived to be inadequate. Importantly, however, adequacy was not represented in these accounts in an absolute sense, or in the sense captured in Townsend's (1979) notion of relative deprivation. Rather, in all these accounts, 'adequacy' was, at least in part, normatively prescribed. For these respondents, living on benefits alone did not allow them to live as morally competent actors - as mothers, fathers, and/or responsible young adults. It was in the context of, and in response to, these ontological challenges that these individuals engaged in some form of benefit fraud. Their fraud served to increase their financial resources and worked directly and indirectly as an ontological resource - directly, for example, in the case of John for whom the status of 'worker' was key to identity, and indirectly, in most if not all cases, by allowing individuals to fulfil the commitments attached to the social identities they constructed for themselves.

In considering individuals' responses - their agency - within the context of these material and ontological challenges, a second common strand across respondents' accounts can also be identified. This relates to the multiply contingent nature of the resource-configurations within which individuals are located and, in particular, the shaping influence of normative guidelines and normative timetables (Finch, 1989). As the three case studies illustrate, when deciding how to respond to material and ontological challenges - in this case,

challenges associated with welfare dependency - individuals will 'decide' whether resources, which are hypothetically available and accessible, are acceptable according to their individual reading of the normative scripts relevant to the multiple identities they 'perform' within the particular subject positions they occupy. To return to the concepts developed by Finch (1989), resources will be perceived to be (un)acceptable, depending on what an individual considers to be the proper thing to do at any particular time and in a particular place. Additionally, time and place are not to be understood in any unitary way. Within this context, time is both biographical - a point in a life course - and institutional or historical - a point in the socio-political development of welfare systems and discourses. When John gave up his job for the first time, for example, he had no dependants and did not call on family members for support. The second time, however, these resources became acceptable to him in the context of his changed family circumstances. Similarly, whilst she was at university Jo was happy to accept financial and other support from her parents. Once she had graduated, however, this source of support was no longer acceptable to her.

The final common strand in these accounts relevant to this discussion is the pivotal role of the discursive context within which people act. Discourses - of which there is a vast array - provide multiple normative scripts, which contain within them 'guidelines' that define and facilitate some social practices and/or social identities, whilst proscribing others.

In terms of social action, normative guidelines therefore provide multiple idealised notions of the 'proper thing to do' in the context of particular times and places. These do not dictate action but rather actors negotiate with the available guidelines from a variety of subject positions whilst performing various social identity categories. Similarly, discourses frame the development and foreclosure of particular social identities, whilst denying others. In this way, an actor may work at who they want to be, but at the same time, discourses define the space within which actors can perform those identities. These processes are also iterative - at the same time, as people construct identities, act and make choices, so the discursive context is maintained, challenged and newly conceived.

The analysis presented here illustrates the negotiating process through which people live their lives. Normative guidelines, discourses, resources and identity, although elements of the structural order, are actively engaged with by actors in the management of daily life, and that engagement is complex and iterative. Discourses, as sources of knowledge for actors, frame normative guidelines and, at the same time, shape the perception of resources - as available, accessible and acceptable - for actors. The performance and construction of particular identities, themselves defined by discourses, shapes the resource-configurations actors have access to and the normative guidelines they can draw upon, as Jo's story above illustrates. George's account, in a vary different way, also reveals the way in which these four conceptual domains shape action. In talking about his prison sentences, his tax scams, his businesses - some legal, some less so - George is constructing a particular form of working class masculine identity. The expression or performance of this identity shapes the resources he then has access to. For example, in talking about his detected tax scam (see chapter six), George notes that he would now be unable to work in the formal labour market since the Inland Revenue, in an attempt to recoup some of the lost funds, would "take all the money, 50% of whatever I earned", thus obstructing his access and acceptance of that particular resource. Moreover, George's identity also shapes his own understandings of the proper thing to do. He recalls an incident at the benefits office a few years earlier when he was in receipt of unemployment benefit. He had refused to go to the job club run for unemployed claimants and a member of staff was telling George he had to attend or his benefits would be deducted.

"I'd say "no, I ain't going" and I'd sign on, and I wouldn't go. Then the next time I'd go to sign on, I got called in to the office to see them, he's [member of staff] only a kid. I said "no, I'm not playing them games. Your job is to find me a job, you find me a job and I'll go and do it, that's what you're here for! You're not here to start sending me off to these silly job clubs to get me off the fucking lists [unemployment figures]. I'm not playing that game. You get me a job and I'll go and do it, I'm not going to any of your clubs!"."

George's dislike for authority - particularly if that authority figure is younger than him - but acceptance that paid work is, for a man, the proper thing to do is revealed in this statement. This also shows an acceptance of employment discourses which prescribe 'if you can work, you should' (DSS, 1998).

Generating An Analytical Synthesis: A Conclusion

This chapter has attempted to draw out the empirical linkages between the four key sociological concepts chapter 2 suggested would offer a useful template through which to explore the relationship between structure and agency. It has illustrated the ways in which discourses, resources, normative guidelines and self-identity shape the actions people take and the decisions they make in their lives.

Chapter Nine

A Conclusion

Introduction

This final concluding chapter is divided into four main sections. First, it reflects upon the aims of the research, highlighting the ways in which the focus of the study altered as the thesis engaged more deeply with the relevant theoretical and empirical literature, as well as in a direct response to the accounts people gave of their fraud. The second section moves on to consider the limitations of this research with respect to both theory and method. Section three is divided into two parts. First, it reiterates the main findings to emerge from this research about benefit fraud specifically. Second, it summarises the more general arguments this thesis has made in relation to sociological understandings of the relationship between structure and agency. The fourth and final section outlines the implications this research has for future research on benefit fraud and on social action more generally, and for welfare policy.

Research Aims

From the beginning, two over-arching and connected research questions have guided this study: (1) Is it possible to produce a more theoretically robust understanding of why people engage in benefit fraud?; and (2) Can existing sociological theories about the basis of social action yield new insights into benefit fraud? At the same time, however, there have been important shifts in the focus of the work. Initially, the research was chiefly concerned with 'lay understandings' of benefit fraud and sociological theories of agency were drawn upon merely as a commentary upon these understandings - indeed, they were almost a secondary concern. However, after reading the transcripts and attempting a preliminary analysis, it became apparent that the research needed a stronger theoretical framework than that which had initially been taken. Moreover, this initial analysis lacked originality, simply reproducing many of the findings of earlier research on why people engaged in benefit fraud. A 'new' angle on this topic needed to be found. After re-reading and exploring more deeply the sociological literature on structure and agency, the focus of the study changed -

rather than seeking to understand benefit fraud *per se*, it was decided that the data collected could be used as a window through which to explore the more general enigma of social action.

Within this context - a project now concerned to enhance understandings about social action through narrative accounts of fraud - a theoretical framework, primarily drawing and extending upon the work of Giddens' (1984) and Williams and Popay (1999), was constructed. This framework helped make sense of the data generated for this research, whilst also enabling a bolder and more explicit engagement with social theory than much previous research on benefit fraud had done. The primary research question, therefore, became: In what ways can a qualitative analysis of narrative accounts of benefit fraud contribute to sociological attempts to understand the complex relationship between structure and agency? In seeking to answer this question, this research has contributed to a clarification, both theoretically and empirically, of the 'factors' that shape individual action. This contribution is discussed in more detail in a later section.

Limitations of the Research

As noted at various points in this thesis, the theoretical framework used in this study draws heavily, though critically, upon Giddens' theory of structuration (1984). Chapter two noted the existence of other, equally important conceptualisations of the relationship between structure and agency (Berger and Luckmann, 1967; Bhasker, 1986; Bourdieu, 1986, 1990; Elias, 1978; and Habermas, 1986, 1987). Most prominent here is the work of the French sociologist Bourdieu (1986, 1990), especially given Charlesworth's (2000) conviction that Bourdieu's insights are of vital "importance in understanding the lives of those condemned to live out lives of struggle beyond the confines of legitimate, consecrated, culture" (p. 63). Certainly, Bourdieu's work does seek to accommodate at a theoretical and methodological level, the positivist perspectives reflected in quantitative survey research with the subjective perspectives provided by narrative accounts of personal experiences, combining "elements of structuralism with approaches less hostile to the transformative potential of human beings" (Fowler, 1997, p. 2). Additionally, Bourdieu's elaboration of different "species of capital" (Bourdieu and Wacquant, 1992, p. 99) was discussed in chapters 2 and 6 as

providing a particularly innovative way of exploring the concept of *resource*. Notwithstanding these arguments, Giddens' structuration theory was accorded a central place in this thesis because there is an extensive body of English language literature surrounding it - what Jary and Jary (1995) call "Giddensalia" (p. 143) - which enabled a more robust critical engagement with his work than would have been possible in relation to Bourdieu. Further, Giddens' work has been widely used in social research in the UK and so has a derivative empirical literature to engage with. This is not - yet - the case with Bourdieu.

Turning to some of the limitations of the empirical part of the thesis, the discourse analysis presented in chapter 5 deserves particular mention. This was a relatively brief and, arguably, only a partial analysis of contemporary discourses around benefit fraud. In particular, as noted in chapter 5, the analysis was not only selective in terms of the main discursive domains included - focusing on only the media and central government - but also in terms of the way in which these domains were accessed - drawing on only two national newspapers and on government material on fraud over a 12 month period only. It is recognised that benefit fraud discourses sit within wider discourses around welfare, employment, family, and crime, and the analysis presented here could only allude to this wider formation. Moreover, as already acknowledged, there has been an explicit reshaping of the welfare landscape since New Labour came into power in 1997 (Drake, 2000; Driver and Martell, 1998; Hills, 1998; Lister, 2001; Lund, 1999; and Powell, 1999, 2000) - a reshaping that the analysis in chapter five does not thoroughly engage with. However, in defence, the need for an exploration of the discursive context within which lay accounts for benefit fraud are constructed was not recognised until the theoretical framework and data analysis were well developed. A wider discursive investigation at this stage would not have been feasible.

It should also be acknowledged that the sample - 16 people - could have been more diverse. Whilst there is diversity along the lines of gender, age, marital status and parental status, there is a marked absence of people from minority ethnic groups. Ultimately, this has to be seen within the context of a snowball sampling strategy that utilised existing social,

personal and familial networks. The sample reflects the networks to which the research was able to gain access - networks which were predominantly white and working class. Given the endemic racialisation of the scrounging discourse (Cook, 1997, see chapter 5 also), it is perhaps unsurprising that the Black and Asian people who were approached during the fieldwork declined to be interviewed. Nonetheless, the sample does reflect some of the considerable diversity apparent amongst people engaging in different types of benefit frauds - people far removed from the stereotype of the 'fraudster' as exemplified in the media and in government campaigns and speeches.

As noted earlier, to a large extent the theoretical framework guiding the work was developed in tandem with the data analysis and therefore *after* fieldwork. Inevitably, this has meant that certain topics and issues, which emerged as important as the framework and analysis evolved, could not be explored in the interviews. For example, the interviews did not explicitly ask about respondents' experience of place or time in relation to their fraudulent actions, and, most importantly, of their reaction to the ways in which the media and the government 'spoke' about benefit fraud. However, issues that spoke to the salience of the concepts of self-identity, normative guidelines and resources for 'lived experience' - concepts that emerged as significant as the links with sociological theory were developed - were very much present in the interview narratives.

Main Findings: (1) Understanding Benefit Fraud

To inquire about benefit fraud, as this thesis has argued, is to inquire about individual agency. What the accounts given by these sixteen respondents reveal is that benefit fraud - as a practice - is one way for these people to manage, more effectively, their daily lives as parents, partners, daughters or sons, and/or independent adults, at particular points in time and place. Benefit fraud is one of many tactics people on low-incomes use to 'get by' (see Dean and Shah, 2002) and, for the more fortunate, to 'get on'.

Previous research has explained benefit fraud with reference to inadequate benefit levels distributed by an unfair and inflexible social security system (Cook, 1989; Evason and Woods, 1995; Jordan, et al, 1992; MacDonald, 1994). This thesis corroborates these

findings. The poor material conditions within which benefit recipients live their lives certainly have a shaping influence upon their actions. However, it has been argued here that the respondents in this research did not derive only financial benefit from their fraud. Rather, fraud was narratively constructed as a financial, social and/or ontological resource to be drawn upon in the conduct of their day-to-day existence, as well as a route through which to access other resources which significantly enhanced - financially, socially and ontologically - their daily lives. Additionally, and in direct contradiction to the dominant discursive storyline, whilst benefit fraud and the financial rewards reaped from it improved their immediate cash-flow situation, rarely did the fraudulent actions of these respondents radically transform their or their families' lives for the better.

Smart and Neale (1997), in their article on divorce and post-modernity, argued that whilst public moralities have constructed divorcees as immoral, the people involved in their research were "morally competent actors" (p. 3), who "do not abandon moral values but go through a process of 'balancing' different needs and obligations, negotiating a route through competing value judgements" (p. 24). Attempts to cast the poor and those in receipt of state assistance as somehow set apart from the majority, culturally and morally, has a long history in western welfare discourse (see Golding and Middleton, 1982; and Morris, 1994). The research reported here has provided a further challenge to this still popular perception that people who engage in benefit fraud are immoral criminals, motivated by greed, operating at the margins of society. All sixteen respondents, to a greater or lesser extent, talked about their benefit fraud in ways which not only demonstrated their adherence to, and acceptance of, mainstream values around work and family (see also Jordan, et al., 1992; Leonard, 1998; MacDonald, 1994), but also in ways which recognised how their own fraudulent action was normatively problematic for society at large and for themselves. These findings speak to the process whereby these respondents, like those in other studies of social agency, endeavoured to position themselves as "morally competent actors" (Smart and Neale, 1997, p. 3) within the interview situation.

Main Findings: (2) Understanding Social Action

In addition to presenting a finer-grained understanding about benefit fraud, this research has also illuminated some of the central 'micro' processes operating at the structure/agency interface. In particular, it has provided important new insights into the theoretical purchase offered by four concepts - discourse, resource, normative guidelines and identity - on why people act in the way they do.

First, this study has suggested a new, more fluid way of conceptualising the quantity and quality of resources individuals are embedded within. It has been argued that actors exist within an evolving *resource-configuration*, composed of financial, social and/or ontological 'stock', which they may draw upon to manage their daily lives. However, it has also been demonstrated that the utilisation of this stock is no simple process - resources are differentially available, accessible and acceptable to actors across time and place. Moreover, discourses, normative guidelines and understandings about self-identity shape the perception of potential resources as available, accessible or acceptable for the actor to draw upon. This study has demonstrated the contextual and contingent nature of resources for this particular group of actors and how this shapes their action. More broadly, however, it has also questioned the validity of understanding resources - and, for that matter, discourses, normative guidelines and identity - as the property of either structure or agency.

Second, as discussed above, this research has highlighted how accounts of action given in an interview situation primarily endeavour to position the speaker as a morally adequate actor. Other research has also highlighted this (Baruch, 1981; Jordan, et al, 1992; Jordan, et al, 1994; and Smart and Neale, 1997). However, this study has further elaborated upon these processes, which are arguably fundamentally social, providing a means by which people connect themselves to wider groups in society. In particular, it has identified a common pattern in the way in which actors set about constructing their own moral adequacy and has illuminated the links between this process of (re)construction and discourses, normative guidelines, resources and understandings of self-identity. Initially, respondents sought to establish a 'proper beginning' as parents, partners and/or workers before moving on to apportion blame for the loss of a morally adequate status despite the

individual's attempts to maintain it. Having acknowledged their fraud, respondents then offered both economic and moral explanations - that is, they drew upon shared normative understandings about particular identity categories - for their action, whilst also highlighting the moral inadequacy of others around them.

Whilst it would not be claimed that this study has produced a new theory of social action, the findings highlighted above attest to the new and important insights it has provided into the links and connections between the discursive, normative, and ontological domains within which actors live their lives. Sociological attempts to understand why people act in the way they do must pay more attention to the interdependencies between these domains. These concepts do not singularly belong to either structure or agency - domains that are typically presented as separate but linked. In some senses, as Williams and Popay (1999) suggest, such concepts may be argued to sit at the juncture between these two factions - operating to mediate the relationship between the two. However, this perspective may not go far enough. What may be required is a reworking of the language used within theory and research. This is more than a semantic issue - it is about moving beyond the confines of a debate which tends to imply an 'either/or' position and a rejection of the dualism inherent in the phrase 'structure and agency'.

Research and Policy Implications

Directions for Future Research on Fraud and Social Action

This research has also pointed to some areas and issues surrounding the investigation of fraud, and social agency more generally, which would benefit from further research. Perhaps the most important of these is the need for conceptual refinement of the notion of resources. In particular, future research should examine the ways in which people's resources, and therefore people's 'need' to engage in fraud, is linked to time and place. This focus would have implications for research methodology also - a life-history approach, where respondents would reflect upon their past and present, would be needed to explore the time-specific nature of lived experience. As Hubbard (2000) explains, "Reflecting on the past, provides an opportunity to relate events to social contexts and weave personal experiences with the wider social fabric" (para. 5.2).

Another area requiring further examination is the relationship between discourses and agency. This study could only point tentatively to the impact discourses had upon people's actions and accounts. In particular, an analysis of the ways in which discourses influence benefit recipients - both honest and fraudulent - would yield important insights into the factors which shape why people act in the way they do. There is also a need for research to better differentiate between local and national discursive domains - this has been particularly neglected in the wider literature on benefit fraud and in this thesis.

This study has demonstrated the value of empirical research to the wider body of literature on the relationship between structure and agency that is primarily theoretical. There is much to be gained for our understanding of this relationship from further empirical research examining the ways in which specific examples of 'social agency' may illuminate the links between discourse, resources, normative guidelines and identity. Importantly, as chapter 2 argued, there are also implications for the way in which knowledge and understanding is accumulated within the social science community. Too often, new research fails to articulate with, or elaborate upon, existing theoretical developments - choosing to develop new concepts rather than exploring more fully the theoretical and analytical potential of those that already exist. The framework constructed in this research for understanding why people engage in fraud could readily be applied to other 'action-contexts': for example, one interesting and related area, given the increasing focus within benefit fraud discourses upon 'bogus' refugees, would be understanding why people seek asylum in the UK.

Policy Implications

Le Grand (1997) contends that "the relationships between the assumptions and the realities of human motivation...are crucial to the success or otherwise" (p. 154) of social welfare policies. The study reported on here speaks directly to this relationship in terms of the motivations underlying benefit fraud and the assumptions that underpin much public policy in the benefits arena.

Of paramount importance within debates about social security benefits is the issue of the level at which benefits should be set - how much money should those who find themselves dependent on the state receive? This study has reiterated the claim, made by many other researchers, that not only is the level of benefits such that people are forced to live on desperately low incomes, but these levels also fail to allow (some) people to live their lives as 'proper' partners, parents and independent adults according to the normative scripts accepted and maintained by the wider society. Within this context, benefit fraud was seen as an available, accessible and acceptable resource for these respondents, which would, at least financially, enhance their daily lives. Importantly, engaging in benefit fraud was seen to provide the means by which these respondents could (re)join wider society in both moral and material terms. In other words, their frauds can be understood as personal social inclusion strategies - through earning money in illegitimate ways, these respondents were materially and socially (re)aligning themselves with, and in, wider society.

As others have argued, in a 'modernising' welfare context it should not be sufficient for the government to provide minimum benefits and deter people away from engaging in fraudulent activity. Hills (2002) has argued that welfare policies should create 4 P's: prevention, promotion, protection and propulsion from poverty. Another way of putting this, in keeping with the theme developed in chapter 6, is that a modern welfare system should help people 'go on', 'get on', 'get out' and 'stay out' of poverty and state-dependency.

A related issue here is the way in which respondents talked about the experience of claiming and being dependent on benefits. For most, if not all, claiming was - at different points in time - construed as a humiliating and degrading experience which either encouraged or reinforced their own feelings of inadequate self-worth. This is an enduring theme in much welfare research and would appear to be an issue that successive governments are unable or reluctant to adequately address. This is central to the relationship between policy assumptions and individual motivations highlighted by Le Grand. As Williams (1999a) has recently suggested, future welfare systems should

“provide some of the conditions for the realisation of mutual security, dignity and respect” (p. 685) for its users.

It is clear that for these respondents, there is a gaping chasm between their lived experiences of welfare dependency and Williams’ optimistic scenario. More worryingly, there is something profoundly unjust about a welfare system - or a society at large - which deems people too ill or too old to work, and then fails to provide them with a level of benefit consistent with both material and moral adequacy. For Mrs Brown, Poppy, Max, Robert, George, Dawn and Ann, benefit fraud was conceived of as the only way to ‘top-up’ their meagre welfare payments and thus made a major contribution to their construction of themselves as morally and materially adequate.

In terms of specific policy interventions to tackle benefit fraud, this study has provided only a limited insight into what might work and what might not work. The benefit fraud hotline, ‘net-a-fraudster’ initiative and the ‘Targeting Fraud’ campaign, are based on the assumption that people will not tolerate their friends, families, neighbours, colleagues or acquaintances engaging in benefit fraud. The accounts provided by these respondents suggest that such assumptions are flawed since in communities where many, if not a majority, of people are, or have been in receipt of benefit, reporting people to the relevant authorities is morally unacceptable (see Evans, Fraser and Walklate, 1996, for a discussion of the ‘grassing’ issue). Additionally, on a wider policy canvass, there is a profound paradox here between the government’s stance on rebuilding communities through instilling trust and respect amongst neighbours (via the New Deal for Communities Initiative, for example), and their active pursuit of initiatives that invite the public to report upon those very same neighbours.

Can we stop benefit fraud? The government certainly seems to think so. But the message from this research suggests that repeated attempts to do this are doomed to fail because they do not recognise the profoundly social purpose served by benefit fraud. This study reveals that benefit fraud is rarely a lifestyle choice. Of the sixteen people interviewed for this research, only six respondents - George, Max, John, Jenny, Ann and Mrs Brown - are still engaging in fraudulent action. The others have either joined the formal labour market and

relinquished their benefit claims (Dave, Bronco, Sarah, Lynn, Jane, and Jo), or returned to living solely on their welfare payments (Dawn, Beth, Poppy and Robert). More importantly, however, this study has revealed that for these respondents, benefit fraud, to varying extents, provided a path which (re)connected them to wider society allowing them to live lives they - and wider society - perceived to be 'proper'. As long as the level of welfare benefits fails to allow people to (re)connect socially in this way, then benefit fraud will continue to be the only feasible option for people living on the edge - materially, socially and normatively - albeit an option that is rarely pursued with any long-term commitment. As Jo commented, for her benefit fraud was merely a "stepping stone to get on". For Dave, for whom the prospects of 'getting on' were less apparent, it was still only a short-term option when all else has failed: "I don't see myself doing cash work again 'cos I want a proper job and that now with a set wage and everything...I don't want to do it again, I want a job".

Appendix One

Introducing the Respondents: Pen Portraits

The Women

Ann, 52: Working whilst claiming Incapacity Benefit (IB)

After leaving school at sixteen, Ann started working as a secretary for an insurance firm. She married at nineteen, had two children and went back to work, taking on two part-time jobs. Her marriage ended when the children were young - her husband walked out of the house and never returned. Ann then became more dependent on her own mother to provide regular childcare whilst Ann worked, full-time, as an audio-typist. Later Ann's mother "took bad" with arthritis and Ann could no longer depend on her to look after her children whilst she worked. Ann left paid employment and moved on to benefits so that she could care for her mother full-time. Throughout her dependence of benefits, Ann took on several cash-in-hand jobs, mostly cleaning, to supplement her income. She was once caught by the benefit authorities for working and claiming and had to pay back a substantial amount which was deducted from her weekly benefits at source. Once her second child reached 15, Ann returned to full-time, legitimate employment. She worked as a home-help for the local authority for twelve years but had to quit her job after her doctor informed her that she would need a hip replacement and would not be able to continue working. Since then, Ann has claimed benefits on the basis of her disability - she now receives Incapacity Benefit and also receives a small occupational pension from the local authority. However, she continues to clean houses privately, cash-in-hand, without declaring this to the authorities - for five hours cleaning per week, she receives £25.

Beth, 45: Multiple frauds over time

After finishing her education, Beth moved to London where she met and married her first husband. They had three children relatively quickly and then moved overseas to her husband's homeland. Beth continued to receive Child Benefit (CB) even though she was not legally entitled to it once she moved overseas - a friend in the UK carried on using Beth's book to claim her benefit, and then sent it on to her. After a couple of years abroad,

the marriage ended abruptly - Beth's husband tried to beat her in the middle of the night so she fled back to the UK with a new partner, leaving the children with her husband. Once in the UK, Beth arranged for her children to be brought back. Her partner is not a British citizen so Beth had to find full-time paid work to show the Home Office that she could support her new partner before they allowed him to legally reside in this country. Once that was over, Beth and her new partner married. Whilst working legitimately, Beth then made a fraudulent claim for benefits as a single-parent. Two more children followed. With five children to support, Beth and her husband have had to engage in less than legal activities to maintain the family. They run a small, city-centre market stall but do not declare all their earnings to the tax authorities. Beth has since returned to education. At present, she has also put in a new claim for lone parent benefit, informing the authorities that her husband has deserted her - in fact, Beth and her husband are very much together, but he has moved in with a friend to authenticate her claim.

Dawn, 45: Cohabitation fraud and child benefit fraud

When Dawn's fourteen-year marriage ended, her husband agreed to an informal maintenance deal to support her and their three children. Two weeks into the separation, her husband rejected the terms of their deal and, instead, organised her benefit claim as a lone parent with three dependants. It is unclear how long Dawn was single for before she allowed her new partner, Derek, to move into the family home without declaring it to the authorities. Derek paid Dawn £50 a week for "his board" over six months - he himself was claiming unemployment benefit but working for cash as a casual truck driver. Dawn then informed the authorities about Derek's 'prospective' move. Around the same time, Dawn was told to claim disability benefits on the basis of her agoraphobia. Without intention, Dawn has also claimed CB fraudulently - her sixteen year old son started at a local sixth form college, but dropped out three weeks into the new term. Dawn did not tell the authorities that he had quit, assuming that it would automatically be sorted out between the college and the Benefits Agency. Presently, Dawn and Derek claim as a legitimate family unit.

Jane, 39: Working whilst claiming Income Support (IS) as a lone parent

After Jane married, she moved overseas to her husband's homeland, enjoying ten years of marriage which was consummated with two children. She discovered that her husband was having an affair so she separated from him, at first remaining abroad. However, after two years Jane returned to the UK with her children, residing, only temporarily, with her mother. On the second day of her return, Jane visited the Job Centre looking for work so she could support her family. Instead, the Job Centre told her that since she had young children, she should go to the social security offices. There, the officials sorted out her claim for benefit as a single parent. After residing with her mother for two months, Jane and her children were rehoused after spending some time in "the homeless". Throughout her time on benefit, Jane took on various poorly-paid, cash-in-hand cleaning jobs with disreputable agencies to supplement her weekly income. Whilst on benefits Jane completed her schooling and, when the children were in their early teens, she found a legitimate job as a hospital ward clerk. She also qualified for Working Family Tax Credit (WFTC). However, she was made redundant as a result of National Health Service (NHS) restructuring and had to return to claiming benefits full-time. This had major implications for her housing benefit claim - as a result of the legitimate paid work she did, she owes the local authority a significant amount in rent. Jane did not realise that she would have to pay a proportion of her rent once employed. Jane has since been working as a volunteer for the Citizen's Advice Bureau (CAB) and other local initiatives. Recently she has found a full-time, paid position working as an advice worker in one of the volunteer groups in her area.

Jenny, 48: Working whilst claiming IS as a lone parent

Married with one son and twins on the way, Jenny was a full-time housewife whilst her husbands earned the money. Three weeks before the twins were born, Jenny's husband unexpectedly died, and Jenny had to bring up all three children single-handedly. Although Jenny owned her own home - her husband had mortgage protection insurance so the house was full paid for as a result of his death - she struggled to bring up her three children on her widow's benefit and the small monthly pension she received from her husband's work. Jenny found herself getting into debt with catalogues. When the opportunity to earn some cash, working as a cleaner for a few hours every day, Janet talked it through with the

children and they all decided that Jenny should take the job. Her eldest son, who was fourteen, would look after the ten year-old twins after school had finished, and until she returned in the early evening. However, her eldest son had an accident at home whilst the Jenny was working. He was taken to hospital where the resident social worker and the police gave Jenny a stern talking to about leaving her children alone. Now, Janet continues to work but pays a friend to look after her children. This means that the majority of the her earnings goes on childcare. Her children are now older and so Jenny does not use her friend as childcare as much. Jenny continues to engage in undeclared work.

Jo, 27: Working whilst claiming unemployment benefit and cohabitation fraud

Leaving university with massive debts incurred through students loans and overdrafts, Jo realised she needed to be earning money fast. After graduation, she returned to live with her mother but soon realised that the rural area she resided in had little opportunities for the architectural work Jo had trained for. Jo left for London in the knowledge that in order to be able to live there, she would need to work and claim benefits. With her actor boyfriend, she found a small, two-bedroom flat in Brixton and set about claiming housing benefit as a single person. Whilst receiving IS, Jo also worked as a nanny during the day and in a bar at night. One month before the interview, Jo secured her first full-time, legitimate job working at an architectural firm. At that point she ceased to claim social security and housing benefit.

Lynn, 50: Working whilst claiming IS as lone parent

When her divorce came through, Lynn's husband was ordered to pay maintenance for their three children. However, he failed to do so. Lynn pursued him vigorously through the courts - at one point he was jailed for his non-payment - but ended up claiming benefit as a lone parent. To supplement her income, Lynn found a part-time job and declared this to the authorities. However, because of this she had to relinquish her benefit book. Instead, she had to produce her weekly wage slip every week at her local social security office and then she would receive a GIRO for a reduced amount not long after. The reality was very different - her GIRO would not appear until the end of the week and Lynn would have to survive on her small wages alone. Her employers were demanding she worked more hours

but if she was paid for this, her claim for benefit would be terminated. Annoyed with the situation, Lynn quit her job, got her benefit book back and actively searched for cash-in-hand work. She found a part-time job on a local market stall and continued to work there without declaring her income for many years. As the children got older, Lynn gave up both the job and claiming. She now works in a supermarket full-time.

Mrs Brown, 80: Working whilst claiming pension

Mrs Brown cared for her terminally ill husband single-handedly after he refused to be cared for by nurses and home-helps. After his death, she returned to work as a sewing-machinist, but because she was also receiving a pension - she was sixty-six then - she soon realised that any income she earned would be deducted against her pension, leaving her no better off. Her son has recently bought her council house for her so that she feels secure in her later years. About a year ago, Mrs Brown was asked to 'help out' on a local market selling underwear. It soon changed into a more permanent arrangement. Mrs Brown works 13 hours a week and receives £20 cash and all the free bras she desires. She has not declared this to the authorities.

Poppy, 52: Working whilst claiming IB

When Poppy was younger she was a shop-lifter. During one of her terms in prison, her husband died of a heroin overdose. When she was released from prison, she reluctantly accepted widow's benefit for thirteen months. She moved to a new area, started a new relationship, had a child and, when her son was twelve, Poppy re-entered the paid labour market as a hotel cleaner. To supplement her income, Poppy also claimed Family Income Supplement (FIS) and successfully fiddled her wage receipts so that she received the highest rate of FIS. She moved on to work as a cleaner for a city council - working for ten years as a "multi-functional leisure assistant". She suffered much verbal abuse in her job, from children and customers, and things came to a head when she took part in welcoming the Kosovan refugees and was disrespected by her boss. At the same time, Poppy's relationship with her long-term partner was disintegrating, and so, feeling the pressure, Poppy went to her doctor and was signed off work with depression and intensifying arthritis. She never returned. She then began to claim IB, but soon realised it did not give

her enough to live on. She went looking for a cash-in-hand cleaning job to supplement her benefits. However, her arthritis became worse and she has now quit the cleaning job. She now does a few hours a week voluntary work.

Sarah, 35: Working whilst claiming as a lone parent

Sarah's frauds relate to a time when she was a young single mum. Having left school at sixteen, she began working as a shop assistant in a city centre clothing store. At nineteen, however, she became pregnant. Her boyfriend fled and she was left to bring-up her child on her own whilst living with her parents. She ended up in debt with loan sharks. Realising the seriousness of this, she found a part-time job in a local shop which paid cash. At first, she only worked ten hours a week, but this soon increased to thirty and Sarah was still claiming benefit. Once the loan sharks were paid off, Sarah declared her job to the authorities, claiming FIS to supplement her wages. However, she admitted to submitting false time sheets and wage slips. After meeting her future husband, Sarah stopped claiming and working and found a legitimate, full-time job as a cleaner. Once married, Sarah had another child and has never claimed benefits - other than CB - since. Both her and her husband work long hours to maintain their family and their home.

The Men

Bronco, 18: Selling counterfeit goods whilst claiming Job Seekers Allowance (JSA)

After leaving school at sixteen with "crap GCSEs", Bronco struggled to find a full-time job. He secured employment as a building labourer, working on a local golf course. However, the work was finished ahead of schedule and he found himself without a job. This knocked his confidence and he did not seek another job, nor entitlement to benefit, for two years. Throughout this time, Bronco has funded his existence through selling counterfeit goods. He continued to do this after making a claim for JSA. He lives with his mother who is also on benefits. Not long after the interview however, Bronco found full-time, legitimate employment as a warehouse operative.

Dave, 19: Working whilst claiming JSA

Dave found work in the building trade straight from school. He stayed with them for one year until he was offered a better paid job with a local builder. However, he was “ripped off” by his new employer - his wages were irregular and always under the agreed amount. Around the same time, Dave found out he had a hernia and this restricted the amount of manual work he could do. After an operation, Dave took some time to recover and instead of returning to his job, he made a claim for unemployment benefits. After he recovered, a friend of his invited him to work, cash-in-hand, at a city centre café. Dave did not tell the benefit authorities about his full-time income, and this situation continued until the business was sold to new owners a couple of weeks before the interview. Dave has found a full-time, legitimate job as an engineer since and will marry his long-term girlfriend next year.

George, 51: Working in ‘shadow’ economy whilst in receipt of IB

George has spent much of his adult life between prison and home. He worked as a self-employed glazier for many years. He became involved in a lucrative tax scam and when he received a bill for £17,000. George then went to prison for serious assault charges. When he is realised he realises that if he worked legitimately again the tax authorities would pursue him vigorously for the money he owed them. Consequently, he set about claiming benefit and continued to work on-the-side as a glazier. He went back to prison, on yet another assault charge, returning in 1997. He made another claim for benefit and this time decided that rather than work to supplement his income, he would do a bit of “buying and selling”. Typically, this meant selling counterfeit goods, but sometimes he also sold drugs. Under pressure from the benefit authorities to attend job clubs, he was encouraged to “go on the sick”. He since claims IB on the basis of his depression caused by being involved in prison riots. Recently, George was arrested for and charged with possession of drugs. He is waiting for the court hearing.

John, 43: Working whilst claiming

His working life began at a large pharmaceuticals company where he worked as a warehouse assistant. After losing out, unfairly he believes, on a promotion to warehouse manager, John quit his job and applied for unemployment benefits. His first marriage broke

up around the same time so John left the UK and found work in Europe. However, during this transitional period John had started a relationship with a new partner in the UK. He moved back to England to be with her - she is now his wife - and not long after she fell unexpectedly pregnant. John returned to the pharmaceutical firm he had previously worked for. Sadly, the first baby became seriously ill and died. John threw himself into his work despite being badly treated by his employers. Eventually, after four years "with all the shit flying around", John walked out again though this time he took his case to a tribunal. John was successful and won a cash settlement. Despite his success at the tribunal, the firm, as well as the insurance protection John had bought to cover his mortgage and several loans, refused to pay out. After six months of wrangling, only one company remunerated. At that point, the mortgage repayments were £550 a month and John's wife was only earning £300. They had two small children to bring up and John had not yet found work, so he went to the housing benefit authorities for help with paying his mortgage. However, because his wife was still in paid work, he was offered only reduced benefits.

According to John, he was effectively "pushed into doing work on the side" because of this situation. John's wider family rallied round at this time, helping him to maintain the mortgage repayments. He eventually found a legitimate job but was made redundant. Again, the benefits authorities refused full-assistance because his wife was earning. At one point John started his own business selling children clothing on several local markets, but with the recession it buckled. Since then, John and his family have claimed Family Credit on the basis of his wife's wages. Presently, John has returned to education but continues to supplement the household income through cash work.

Max, 53: Selling counterfeit goods whilst claiming IB

In the 1970s, Max was a professional footballer. After marrying his childhood sweetheart, they led a comfortable life. However, Max sustained a career-destroying injury. With the contacts he made he set up in business as a shop-fitter. The company expanded beyond his hopes and towards the late 1980s, Max was in charge of a company which was worth, on paper, over £3 million pounds. He and his family lived in a large house, enjoying the privileges which come with such wealth - private schooling, nice cars, and expensive

holidays. Into the 1990s however and the recession hit the UK. It was not long before the work dried up and Max went bankrupt. Knowing that he would soon lose his house, Max realised he needed to earn money fast. An associate of his was trafficking drugs across the world and Max asked if he could be involved. On his first journey, Max was caught carrying a large amount of class A drugs. He was sentenced to twelve years in prison. After completing eight, he was released. Since then, he has claimed IB on the basis of depression. However, he sells counterfeit CDs on a local market stall. He and his wife now live on a council estate.

Robert, 40: Working whilst claiming IB

Up until fourteen years ago, Robert worked as a labourer on building sites, taking on jobs which were rarely permanent and were constantly prone to periods of redundancy, especially around Christmas. Robert says he has “trouble with blackouts” but was reluctant to give any more details. Nonetheless, the condition is serious enough to warrant monthly hospital visits and fourteen years claiming disability benefits. Throughout this time, Robert has taken on a vast range of cash-in-hand jobs to supplement his income. He lives alone, with no partner. Robert still claims IB but has not engaged in undeclared work for several months.

BIBLIOGRAPHY

- Abercrombie, N., Hill, S., and Turner, B. S. (1984) *The Penguin Dictionary of Sociology*. Penguin Books, London.
- Altheide, D. L. & Johnson, J. M. (1998) Criteria for Assessing Interpretive Validity in Qualitative Research. In Denzin, N. K. & Lincoln, Y. S. (eds.) *Collecting and Interpreting Qualitative Materials*. Sage, California.
- Atkinson, D. and Williams, F. (eds.) (1990) *'Know me as I am': An Anthology of Prose, Poetry and Art by People with Learning Difficulties*. Hodder and Stoughton in association with The Open University Press and MENCAP, Kent.
- Atkinson, R. and Flint, J. (2001) Accessing Hidden and Hard-to-Reach Populations: Snowball Research Strategies. *Social Research Update*, Issue 33, pp. 1-6.
Available at: <http://www.soc.surrey.ac.uk/sru/SRU33.html>
- Barnes, J. A. (1979) *Who Should Know What? Social Science, Privacy and Ethics*. Penguin Books, Middlesex.
- Baruch, G. (1981) Moral Tales: Parents' Stories of Encounters With The Health Professionals. *Sociology of Health and Illness*, Volume 3, Number 3, pp. 275-295.
- Baum, F. (2000) Social Capital, Economic Capital and Power: Further Issues for a Public Health Agenda. *Journal of Epidemiology and Community Health*, Volume 54, Number 6, June, pp. 409-410.
- Bauman, Z. (1995) *Life In Fragments*. Blackwell, Oxford.
- Benefits Agency (1994) *Service and Security: The Benefits Agency's Fight Against Fraud in 1993-1994*. The Stationary Office, London.
- Benefits Agency (2001) *Sick or disabled: a basic guide to benefits and tax credits for people of all ages with a physical or mental illness or disability - and for people who look after them*. SD1, April. DSS Communications, Leeds.
- Beoku-Betts, J. (1994) When Black Is Not Enough: Doing Field Research Among Gullah Women. *NWSA Journal*, Volume 16, Number 3, Fall, pp. 413-433.
- Beresford, P., Green, D., Lister, R. and Woodward, K. (1999) *Poverty First Hand: Poor People Speak for Themselves*. CPAG, London.
- Berger, P. L. and Luckmann, T. (1967) *The Social Construction of Reality: A Treatise in the Sociology of Knowledge*. Penguin Books, Middlesex.

- Bernstein, S. (1992) Confessing Feminist Theory: What's 'I' Got To Do With It? *Hypatia*, Volume 7, Number 2, pp. 120-147.
- Bhaskar, R. (1986) *Scientific Realism and Human Emancipation*. Verso, London.
- Billington, R., Hockey, J., and Strawbridge, S. (1998) *Exploring Self and Society*. Macmillan, Basingstoke.
- Bilton, T., Bonnett, K., Jones, P., Stanworth, M., Sheard, K. and Webster, A. (1987) *Introductory Sociology*. Macmillan, Basingstoke.
- Black, J. A. & Champion, D. J. (1976) *Methods and Issues in Social Research*. John Wiley and Sons, Chichester.
- Bolak, H. C. (1996) Studying One's Own in the Middle East: Negotiating Gender and Self-Other Dynamics in the Field. *Qualitative Sociology*, Volume 19, Number 1, Spring, pp. 107-130.
- Bourdieu, P. (1986) The Forms of Capital. In Richardson, J. (ed.) *Handbook of Theory and Research for the Sociology of Education*. Greenwood Press, New York.
- Bourdieu, P. (1990) *The Logic of Practice*. Polity Press, Cambridge.
- Bourdieu, P and Wacquant, L. J. D. (1992) *An Invitation to Reflexive Sociology*. University of Chicago Press, Chicago.
- Bradshaw, H. & Holmes, H. (1989) *Living On The Edge: A Study of the Living Standards of Families on Benefit in Tyne and Wear*. Tyneside Child Poverty Action Group, London.
- Brindle, D. and White, M. (1998) Labour Plays Safe On Welfare: Purge On Benefit Fraud. *Guardian*, 28th March, p. 1.
- Bryant, C. G. A. (1995) *Practical Sociology: Post-Empiricism and the Reconstruction of Theory and Application*. Policy Press, Cambridge.
- Bryant, C. G. A. and Jary, D. (2001) Anthony Giddens: A Global Social Theorist. In Bryant, C. G. A. and Jary, D. (eds.) *The Contemporary Giddens: Social Theory in a Globalising Age*. Palgrave, Hampshire.
- Bury, M. (2001) Illness Narratives: Fact or Fiction? *Sociology of Health and Illness*, Volume 23, Number 3, May, pp. 263-285.
- Calhoun, C. (1994) Preface. In Calhoun, C. (ed.) *Social Theory and the Politics of Identity*. Blackwell, Massachusetts.
- Carling, A., Duncan, S. and Edwards, R. (eds.) (2002) *Analysing Families: Morality and Rationality in Policy and Practice*. Routledge, London.

- Carlen, P. (1989) *Women, Crime and Poverty*. Open University Press, Milton Keynes.
- Carter, K. and Delamont, S. (eds.) (1996) *Qualitative Research: The Emotional Dimension*. Avebury, Aldershot.
- Charlesworth, S. (2000) Bourdieu, Social Suffering and Working-Class Life. In Fowler, B. (ed.) *Reading Bourdieu on Society and Culture*. Blackwell, Oxford.
- Coffey, A. (1999) *The Ethnographic Self: Fieldwork and the Representation of Identity*. Sage, London.
- Cohen, S. (1973) *Folk Devils and Moral Panics*. Paladin, London.
- Cohen, I. J. (1987) Structuration Theory and Social Praxis. In Giddens, A. and Turner, J. (eds.) *Social Theory Today*. Polity Press, Cambridge.
- Collins, P. (1998) Negotiating Selves: Reflections on 'Unstructured' Interviewing. *Sociological Research Online*, Volume 3, Number 3.
Available at <http://www.socresonline.org.uk/socresonline/3/3/2.html>
- Committee on Abuse of Social Security Benefits (1973) *Report*, Cmnd 5228. HMSO, London.
- Comptroller and Auditor General (2000) *Report of the Comptroller and Auditor General - Appropriation Accounts 1998-99 Volume 12: Class XII Department of Social Security*. National Audit Office/The Stationary Office, London.
- Cook, D. (1989) *Rich Law, Poor Law: Differential Responses to Tax and Supplementary Benefit Fraud* Open University Press, Milton Keynes.
- Cook, D. (1997) Social Divisions of Welfare: Tax and Social Security Fraud. In Robertson, A. (ed.) *Unemployment, Social Security and the Social Division of Welfare: A Festschrift in Honour of Adrian Sinfield*. University of Edinburgh, Edinburgh.
- Cooley, C. (1902) *Human Nature and Social Order* Charles Scribner's Sons, New York.
- Cotterill, P. and Letherby, G. (1993) Weaving Stories: Personal Auto/Biography in Feminist Research. *Sociology*, Volume 27, Number 1, February, pp. 67-79.
- Critcher, C., Waddington, D. and Dicks, B. (1999) Qualitative Methods and Welfare Research. In Williams, F., Popay, J., and Oakley, A. (eds.) *Welfare Research: A Critical Review*. UCL Press, London.
- Curtis, S. and Rees Jones, I. (1998) Is There a Place for Geography in the Analysis of Health Inequality? *Sociology of Health and Illness*, Volume 20, Number 5, September, pp. 645-672.

Daily Mail (2000) *As Labour Promises Action, A Look Inside The Fraudbusters' Dossier*. January 25th, p. 4.

Dandeker, C. (1990) *Surveillance Power and Modernity*. Polity Press, Cambridge. Quoted by Curtis, S. and Rees Jones, I. (1998) Is There a Place for Geography in the Analysis of Health Inequality? *Sociology of Health and Illness*, Volume 20, Number 5, September, pp. 645-672.

Day, G. and Murdoch, J. (1993) Locality and Community: Coming To Terms With Place *Sociological Review*, Volume 41, Number 1, February, pp. 82-111.

Deacon, A. (1976) *In Search of the Scrounger: The Administration of Unemployment Insurance in Britain 1920-31*. Occasional Papers in Social Administration, No. 60. Social Administration Research Trust, London.

Deacon, A. (1978) The Scrounging Controversy: Public Attitudes Towards the Unemployed in Contemporary Britain. *Social and Economic Administration*, Volume 12, Number 2, pp. 120-135.

Deacon, A. (1993) Richard Titmuss: 20 Years On. *Journal of Social Policy*, Volume 22, pp. 235-242.

Deacon, A. (2002) *Perspectives on Welfare: Ideas, Ideologies and Policy Debates*. Open University Press, Buckingham.

Deacon, A. and Mann, K. (1999) Agency, Modernity and Social Policy. *Journal of Social Policy*, Volume 28, No. 3, pp. 413-435.

Dean, H. (ed.) (1996) *Ethics and Social Policy Research*. University of Luton in conjunction with SPA, Luton/London. .

Dean, H. and Melrose, M. (1996) Unravelling Citizenship: The Significance of Social Security Benefit Fraud. *Critical Social Policy*, Volume 48, Number 16, pp. 3-32.

Dean, H. and Melrose, M. (1997) Manageable Discord: Fraud & Resistance in the Social Security System. *Social Policy & Administration*, Volume 31, Number 2, June, pp. 103-118.

Dean, H. and Shah, A. (2002) Insecure Families and Low-Paying Labour Markets: Comments on the British Experience. *Journal of Social Policy*, Volume 31, Number 1, pp. 61-80.

Dean, H. and Taylor-Gooby, P. (1992) *Dependency Culture: The Explosion of a Myth*. Harvester Wheatsheaf, Hemel Hempstead.

Department of Employment/Department of Health and Social Security (1981) *Payment of Benefit to Unemployed People* (Rayner Report). HMSO, London.

Department of Social Security (1998) *New Ambitions for our Country: A New Contract For Welfare*. Cmnd. 3805. HMSO, London.

Ditton, J. (1977) *Part-Time Crime*. Macmillan, London.

Donnison, D. (2000) The Academic Contribution to Social Reform. *Social Policy and Administration*, Volume 34, Number 1, pp. 26-43.

Drake, R. (2000) Disabled People, New Labour, Benefits and Work. *Critical Social Policy*, Volume 20, Number 4, pp. 421-439.

Driver, S. and Martell, L. (1998) *New Labour: Politics After Thatcherism*. Polity Press, Cambridge.

Duncan, S. and Edwards, R. (1996) Rational Economic Man or Lone Mother in Context? The Uptake of Paid Work. In Silva, E. B. (ed.) *Good Enough Mothering? Feminist Perspectives on Lone Motherhood*. Routledge, London.

Duncan, S. and Edwards, R. (1997a) Lone Mothers and Paid Work - Rational Economic Man or Gendered Moral Rationalities? *Feminist Economics*, Volume 3, Number 2, pp. 29-61.

Duncan, S. and Edwards, R. (1997b) Supporting the Family: Lone Mothers, Paid Work and the Underclass Debate. *Critical Social Policy*, Volume 17, Number 4, pp. 29-49.

Duncan, S. and Edwards, R. (1999) *Lone Mothers, Paid Work and Gendered Moral Rationalities*. Macmillan, Basingstoke.

Durkheim, E. (1970) *Suicide: A Study in Sociology*. Routledge and Kegan Paul, London

Durkheim, E. (1974) *Sociology and Philosophy*. Free Press, New York.

Department of Work and Pensions (2002) *The Results of the Area Benefit Review and the Quality Support Team from April 2000 to March 2001: Fraud and Error in Claims for Income Support and Jobseeker's Allowance*. DWP Analytical Services Directorate, London.

Edin, K. (1991) Surviving the Welfare System: How AFDC Recipients Make Ends Meet in Chicago. *Social Problems*, Volume 38, Number 4, November, pp. 462-474.

Edin, K. and Lein, L. (1997) Work, Welfare and Single Mothers' Economic Survival Strategies. *American Sociological Review*, Volume 62, Number 2, pp. 253-266.

- Elias, N. (1978) *What is Sociology?* Translated by Mennell, S. and Morrissey, G. Foreword by Bendix, R. Hutchinson, London.
- Evans, K., Fraser, P., and Walklate, S. (1996) Whom Can You Trust? The Politics of 'Grassing' on an Inner-City Housing Estate. *Sociological Review*, Volume 44, Number 3, August, pp. 361-380.
- Evason, E. & Woods, R. (1995) Poverty, Deregulation of the Labour Market and Benefit Fraud. *Social Policy and Administration*. Volume 29, No. 1, March, pp. 40-54.
- Fairclough, N. (1995) *Discourse and Social Change*. Polity Press, Cambridge.
- Fairclough, N. (2000) *New Labour, New Language?* Routledge, London and New York.
- Faugier, J. & Sargeant, M. (1997) Sampling Hard to Reach Populations. *Journal of Advanced Nursing*, Volume 26, pp. 790-797.
- Fergusson, R. and Hughes, G. (2000) Welfare: From Security to Responsibility? In Hughes, G. and Fergusson, R. (eds.) *Ordering Lives: Family, Work and Welfare*. Routledge, London.
- Field, F. (1979) Scroungers: Crushing The Invisible. *New Statesman*, 16th November, pp. 754-755.
- Field, F. (1995a) *Making Welfare Work: Reconstructing Welfare for the Millennium*. Institute for Community Studies, London.
- Field, F. (1995b) Target The Real Cheats and We Will All Benefit. *Daily Mirror*, 12th July, p. 6.
- Field, F. (1997) *Reforming Welfare*. Social Market Foundation/Profile Books, London.
- Fielding, N. (1993) Qualitative Interviewing. In Gilbert, N. (ed.) *Researching Social Life*. Sage, London.
- Finch, J. (1989) *Family Obligations and Social Change*. Polity Press, Cambridge.
- Finch, J. and Mason, J. (1993) *Negotiating Family Responsibilities*. Tavistock and Routledge, London/New York.
- Foster, M. (1994) The Power To Know One Thing Is Never The Power To Know All Things: Methodological Notes On Two Studies of Black American Teachers. In Gitlin, A. (ed.) *Power and Method: Political Activism and Educational Research*. Routledge, New York.
- Foucault, M. (1970) *The Order of Things*. Tavistock, London.

- Foucault, M. (1977) *Discipline and Punish*. Tavistock, London.
- Fowler, B. (1997) *Pierre Bourdieu and Cultural Theory*. Sage, London.
- Franklin, B. (1999a) Introduction: Misleading Messages: The Media and Social Policy. In Franklin, B. (ed.) *Social Policy, the Media and Misrepresentation*. Routledge, London.
- Franklin, B. (1999b) Soft-Soaping The Public? The Government and Media Promotion of Social Policy. In Franklin, B. (ed.) *Social Policy, the Media and Misrepresentation*. Routledge, London.
- Fraser, D. (1984) *The Evolution of The British Welfare State*. Macmillan, London.
- Gabe, J., and Thorogood, N. (1986) Prescribed Drug Use and the Management of Everyday Life: The Experiences of Black and White Working-Class Women. *Sociological Review*, Volume 34, November, pp. 737-772.
- Garfinkel, H. (1967) *Studies In Ethnomethodology* Prentice-Hall, Englewood Cliffs.
- Gatrell, T., Popay, J., Thomas, C. and Williams, G. (2002) *Mapping Health Inequalities in Social Space*. Unpublished paper.
- Giddens, A. (1971) *Capitalism and Modern Social Theory*. Cambridge University Press, Cambridge.
- Giddens, A. (1976) *New Rules of Sociological Method*. Hutchinson, London.
- Giddens, A. (1979) *Central Problems in Social Theory*. Macmillan, London.
- Giddens, A. (1981) *The Class Structure of the Advanced Societies*. Hutchinson, London.
- Giddens, A. (1984) *The Constitution of Society: Outline of The Theory of Structuration*. Polity Press, Cambridge.
- Giddens, A. (1991) *Modernity and Self-Identity: Self and Society in the Late Modern Age*. Polity Press, Cambridge.
- Giddens, A. (1994) *Beyond Left and Right*. Polity Press, Cambridge.
- Giddens, A. (1998) *The Third Way: The Renewal of Social Democracy*. Polity Press, Cambridge.
- Golding, P. (1999) Thinking the Unthinkable: Welfare Reform and the Media. In Franklin, B. (ed.) *Social Policy, the Media and Misrepresentation* Routledge, London.
- Golding, P. and Middleton, S. (1982) *Images of Welfare: Press and Public Attitudes to Poverty*. Martin Robertson, Oxford.

Goodley, D. (2000) *Self-Advocacy in the Lives of People with Learning Difficulties: The Politics of Resistance*. Open University Press, Buckingham.

Grabiner, Lord (2000) *The Informal Economy - A Report*. HM Treasury, London.

Graham, H. (1984) Surveying Through Stories. In Bell, C. & Roberts, H. (eds.) *Social Researching: Politics, Problems, Practice*. Routledge & Kegan Paul, London.

Groves, K. (2000) *Victims or Villains? Exploring Structure and Agency in Accounts of Social Security Fraud*. Paper presented to Research Postgraduates' Conference, Department of Sociology and Social Policy, University of Leeds, March.

Groves, K. and Mann, K. (2000) *The Good, The Bad and The Ugly: The Different Faces of Agency in Social Security Fraud*. Paper presented to Social Policy Association Annual Conference - Futures of Social Policy and Practice? 18-20 July, University of Surrey.

Gurvitch, G. (1958) Les Structures Sociales. In Gurvitch, G. (ed.) *Traite de Sociologie*. Presses Universitaires de France, Paris. Quoted by Bryant, C. G. A. (1995) *Practical Sociology: Post-Empiricism and the Reconstruction of Theory and Application*. Policy Press, Cambridge.

Habermas, J. (1986) *The Theory of Communicative Action, Volume 1: Reason and the Rationalisation of Society*. Polity Press, Cambridge.

Habermas, J. (1987) *The Theory of Communicative Action, Volume 2: The Critique of Functionalist Reason*. Polity Press, Cambridge.

Hagerstrand, T. (1975) Space, Time, and Human Conditions. In Karlquist, A., Lundquist, L., and Snickars, F. (eds.) *Dynamic Allocation of Urban Space*. Saxon House, Farnborough. Quoted by Giddens, A. (1984) *The Constitution of Society: Outline of The Theory of Structuration*. Polity Press, Cambridge.

Hall, S. (1996) Introduction: Who Needs 'Identity'? In Hall, S. and du Gay, P. (eds.) *Questions of Cultural Identity*. Sage, London.

Hall, S. (2001) Foucault: Power, Knowledge and Discourse. In Wetherall, M., Taylor, S., and Yates, S. J. *Discourse Theory and Practice: A Reader*. Sage, London.

Hammersley, M. (1992) *What's Wrong With Ethnography? Methodological Explorations*. Routledge, London.

Harrison, P. (1983) *Inside the Inner City*. Penguin, Harmondsworth. Quoted by Cook, D. (1989) *Rich Law, Poor Law: Differential Responses to Tax and Supplementary Benefit Fraud*. Open University Press, Milton Keynes.

- Head, E. (2002) *New Labour's Construction of the Good Lone Parent: New Deal and Sure Start*. Paper presented to the European Social Policy Research Network Annual Conference, 'Social Values, Social Policies', 29th - 31st August, Tilburg University, The Netherlands.
- Healy, K. (1998) Conceptualising Constraint: Mouzelis, Archer and the Concept of Social Structure. *Sociology*. Volume 32, Number 3, pp. 509-522.
- Heron, E. and Dwyer, P. (1999) Doing the Right Thing: Labour's Attempt to Forge a New Welfare Deal Between the Individual and the State. *Social Policy and Administration*, Volume 33, Number 1, March, pp. 91-104.
- Hess, B. B. (1988) Social Structures and Human Lives: A Sociological Theme. In White Riley, M. (ed.) *Social Structures and Human Lives*. Sage Publications, Newbury Park, CA.
- Hill Collins, P. (1991) Learning from the Outsider Within: The Sociological Significance of Black Feminist Thought. In Fonow, M. M. & Cook, J. A. (eds.) *Beyond Methodology: Feminist Scholarship as Lived Research*. Indiana University Press, Bloomington and Indianapolis.
- Hills, J. (1998) *Thatcherism, New Labour and the Welfare State*. Centre for Analysis of Social Exclusion (CASE), London School of Economic (LSE), London.
- Hills, J. (2002) Understanding Social Exclusion. *CASE Brief Summary 23*, June.
- Hobbs, D. (1988) *Doing the Business: Entrepreneurship, the Working Class, and Detectives in the East End of London*. Oxford University Press, London and New York.
- Hodder, I. (1998) The Interpretation of Documents and Material Culture. In Denzin, N. K. and Lincoln, Y. S. (eds.) *Collecting and Interpreting Qualitative Materials*. Sage, California.
- Hofferth, S. L. and Iceland, J. (1998) Social Capital in Rural and Urban Communities. *Rural Sociology*, Volume 63, Number 4, December, pp. 574-598.
- Hoggett, P. (2001) Agency, Rationality and Social Policy. *Journal of Social Policy*, Volume 30, Part 1, January, pp. 37-56.
- Hollands, R. (1995) *Friday Night, Saturday Night: Youth Cultural Identification in the Post-Industrial City*. University of Newcastle upon Tyne, Newcastle. Quoted in MacDonald, R. (1998) Youth, Transitions and Social Exclusion: Some Issues for Youth Research in the UK. *Journal of Youth Studies*, Volume 1, Number 2, pp. 163-176.
- Hollway, W. and Jefferson, T. (2000) *Doing Qualitative Research Differently: Free Association, Narrative and the Interview Method*. Sage, London.
- Homan, R. (1991) *The Ethics of Social Research*. Longman, London.

Hubbard, G. (2000) The Usefulness of In-depth Life History Interviews For Exploring The Role of Social Structure and Human Agency in Youth Transitions. *Sociological Research Online*, Volume 4, Number 4.

Available at: <http://www.socresonline.org.uk/4/4/hubbard.html>

Hubbard, G., Backett-Milburn, K., and Kemmer, D. (2001) Working With Emotion: Issues for the Researcher in Fieldwork and Teamwork. *International Journal of Social Research Methodology*, Volume 4, Number 2, pp. 119-137.

Huberman, M. A. and Miles, M. B. (1998) Data Management and Analysis Methods. In Denzin, N. K. and Lincoln, Y. S. (eds.) *Collecting and Interpreting Qualitative Materials*. Sage, California.

Kempson, E. (1996) *Life On A Low Income*. Joseph Rowtree Foundation, York.

Kempson, E., Bryson, L. and Rowlingson, K. (1994) *Hard Times? How Poor Families Make Ends Meet*. Policy Studies Institute, London.

Kvale, S. (1996) *InterViews: An Introduction to Qualitative Research Interviewing*. Sage, California.

James, A. and Prout, A. (1997) (eds.) *Constructing and Reconstructing Childhood: Contemporary Issues in the Sociological Study of Childhood*. Falmer Press, London.

James, A., Jenks, C. and Prout, A. (1998) *Theorising Childhood*. Polity Press, Cambridge.

Jary, D. and Jary, J. (1995) Review Article: The Transformations of Anthony Giddens - The Continuing Story of Structuration Theory. *Theory, Culture and Society*, Volume 12, pp. 141-160.

Jenkins, R. (1996) *Social Identity*. Routledge, London.

Jones, C. and Novak, T. (1999) *Poverty, Welfare and the Disciplinary State*. Routledge, London

Jones, D. W. (1998) Distressing Histories and Unhappy Interviewing. *Oral History*, Volume 26, Issue 2, Autumn, pp. 49-56.

Jordan, B., James, S., Kay, H., & Redley, M. (1992) *Trapped in Poverty? Labour-Market Decisions in Low-Income Households*. Routledge, London.

Jordan, B. and Redley, M. (1994) Polarisation, underclass and the welfare state. *Work, Employment and Society*, Volume 8, Number 2, June, pp. 153-176.

Jordan, B., Redley, M. and James, S. (1994) *Putting the Family First: Identities, Decisions, Citizenship*. UCL Press, London.

Jordan, B. (1998) Collective Action and Everyday Resistance. In Berkel, R., Coenen, H., & Vlek, R. (eds.) *Beyond Marginality? Social Movements of Social Security Claimants in the European Union*. Ashgate Publishing, Aldershot.

Layder, D. (1994) *Understanding Social Theory*. Sage, London.

Le Grand, J. (1997) Knights, Knaves or Pawns? Human Behaviour and Social Policy. *Journal of Social Policy*, Volume 26, Number 2, pp. 149-169.

Lee, R. M. (1993) *Doing Research on Sensitive Topics*. Sage, London.

Leonard, M. (1998) The Long-term Unemployed, Informal Economic Activity and the 'Underclass' in Belfast. *International Journal of Urban and Regional Research*, March, Volume 22, Number 1, pp. 42-59.

Lister, R. (1996) Introduction: In Search of the Underclass. In Lister, R. (ed.) *Charles Murray and the Underclass: The Developing Debate*. IEA Health and Welfare Unit, London.

Lister, R. (2001) 'Work For Those Who Can, Security For Those Who Cannot': A Third Way in Social Security Reform or Fractured Social Citizenship? In Edwards, R. and Glover, J. (eds.) *Risk and Citizenship*. Routledge, London and New York.

London Municipal Society and National Union of Ratepayers' Associations (1927) *Socialism in Local Government: The Abuse of Poor Law Relief in Bermondsey, Southwark, Greenwich (Deptford) Shoreditch and Woolwich*. The London Municipal Society and National Union of Ratepayers' Associations, Westminster.

Lund, B. (1999) 'Ask Not What Your Community Can Do For You': Obligations, New Labour and Welfare Reform. *Critical Social Policy*, Volume 19, Issue 4, pp. 447-462.

Lynes, T. (1985) *The Penguin Guide to Supplementary Benefits*. Penguin, Harmondsworth. Quoted in Cook, D. (1989) *Rich Law, Poor Law: Differential Responses to Tax and Supplementary Benefit Fraud* Open University Press, Milton Keynes.

Lynch, J., Due, P., Muntaner, C. and Davey Smith, G. (2000) Social Capital - Is It A Good Investment Strategy For Public Health? *Journal of Epidemiology and Community Health*, Volume 54, Number 6, June, pp. 404-408.

Lyotard, J. F. (1979) *The Postmodern Condition: A Report on Knowledge*. Translation by Bennington, G. and Massumi, B. and foreword by Jameson, F. Manchester University Press, Manchester.

MacDonald, R. (1994) Fiddly Jobs, Undeclared Working and the Something for Nothing Society. *Work, Employment and Society*, Volume 8, No. 4, pp. 507-530.

MacDonald, R. (1998) Youth, Transitions and Social Exclusion: Some Issues for Youth Research in the UK. *Journal of Youth Studies*, Volume 1, Number 2, pp. 163-176.

Macintyre, S., Ellaway, A., Der, G. (1998) Do Housing Tenure and Car Access Predict Health Because They Are Simply Markers of Income or Self-Esteem? *Journal of Epidemiology and Community Health*, Volume 44, pp. 657-664.

Macintyre, S., Hiscock, R., Kearns, A. and Ellaway, A. (2000) Housing Tenure and Health Inequalities: A Three-Dimensional Perspective on People, Homes and Neighbourhoods. In Graham, H. (ed.) *Understanding Health Inequalities*. Open University Press, Buckingham.

Mackian, S. (2002) Complex Cultures: Rereading The Story About Health and Social Capital. *Critical Social Policy*, Volume 22, Issue 2, May, pp. 203-225.

Mann, K. (1986) The Making of a Claiming Class - The Neglect of Agency in Analyses of the Welfare State. *Critical Social Policy*, Volume 15, pp. 62-74.

Mann, K. (1992) *The Making of an English 'Underclass'? The Social Divisions of Welfare and Labour*. Open University Press, Buckingham.

Mannheim, K. (1936) *Ideology and Utopia: An Introduction to the Sociology of Knowledge*. Harcourt, Brace and Co, New York. Quoted in Hill Collins, P. (1991) Learning from the Outsider Within: The Sociological Significance of Black Feminist Thought. In Fonow, M. M. & Cook, J. A. (eds.) *Beyond Methodology: Feminist Scholarship as Lived Research*. Indiana University Press, Bloomington and Indianapolis.

Marx, K. and Engels, F. (1960) *Werke Volume 8*. Dietz Verlag, Berlin. Quoted in Giddens, A. (1984) *The Constitution of Society: Outline of the Theory of Practice*. Polity Press, Cambridge.

Marx, K. (1994) *Eighteenth Brumaire of Louis Bonaparte*. Central Books, London.

Mason, J. (1998) *Qualitative Researching*. Sage, London.

Mason, J. (2002) *Qualitative Researching: 2nd Edition*. Sage, London.

May, T. (1993) *Social Research: Issues, Methods and Process*. Open University Press, Buckingham.

Maykovich, M. K. (1977) The Difficulties of a Minority Researcher in Minority Communities. *Journal of Social Issues*. Volume 33, Number 4, pp. 108-119.

Maynard, M. and Purvis, J. (eds.) (1994) *Researching Women's Lives From a Feminist Perspective*. Taylor and Francis, London.

McKee, L. and O'Brien, M. (1983) Interviewing Men: 'Taking Gender Seriously'. In Gamarnikow, E., Morgan, D., Purvis, J., and Taylorson, D. (eds.) *The Public and The Private*. Gower, Aldershot.

McKeever, G. (1999) Detecting, Prosecuting and Punishing Benefit Fraud: The Social Security Administration (Fraud) Act 1997. *The Modern Law Review*, Volume 62, Number 2, pp. 261-270.

McKevitt, C. (2000) Short Stories About Stroke: Interviews and Narrative Production. *Anthropology and Medicine*, Volume 7, Number 1, pp. 79-96.

McLaughlin, E., Millar, J., and Cooke, K. (1989) *Work and Welfare Benefits*. Avebury, Aldershot.

McLaughlin, E., Trewsdale, J. and McCay, N. (2001) The Rise and Fall of the UK's First Tax Credit: The Working Families Tax Credit 1998-2000. *Social Policy and Administration*, Volume 35, Number 2, May, pp. 163-180.

Mead, G. H. (1967) *Mind, Self and Society*. Chicago University Press, Chicago.

Merton, R. (1968) *Social Theory and Social Structure*. The Free Press, New York.

Merton, R. (1972) Insiders and Outsiders: A Chapter in the Sociology of Knowledge. *American Journal of Sociology*. Volume 78, Number 1, July, pp. 9-47.

Mestrovic, S. G. (1998) *Anthony Giddens: The Last Modernist*. Routledge, London and New York.

Michael, N. (2002) Benefits Ad Girl Is Secret Dole Cheat: Shame of Actress Who Claimed as She Worked. *News of the World*, January 27th, p. 27.

Mills, C. W. (1978) *The Sociological Imagination*. Penguin, Harmondsworth.

Mohan, G. and Mohan, J. (2002) Placing Social Capital. *Progress in Human Geography*, Volume 26, Number 2, pp. 191-210.

Morris, L. (1994) *Dangerous Classes: The Underclass and Social Citizenship*. Routledge, London.

Morse, J. M. (1998) Designing Funded Qualitative Research. In Denzin, N. K. and Lincoln, Y. S. (eds.) *Strategies of Qualitative Inquiry*. Sage, California.

Murray, C. (1990) *The Emerging British Underclass*. IEA Health and Welfare Unit, London.

Naples, N. A. (1996) A Feminist Revisiting of the Insider/Outsider Debate: The 'Outsider Phenomenon' in Rural Iowa. *Qualitative Sociology*, Volume 19, Number 1, Spring, pp. 83-106.

Oliker, S. J. (1995) The Proximate Contexts of Workfare and Work: A Framework for Studying Poor Women's Economic Choices. *The Sociological Quarterly*, Volume 36, No. 2, pp. 251-272.

Parsons, T. (1951) *The Social System*. The Free Press, New York.

Parsons, T. (1996) It's Time To Shop Lilley The Stink. *Daily Mirror*, 12th August, p. 9.

Perriton, L. (2000) 'Incestuous Fields: Management Research, Emotion and Data Analysis'. *Sociological Research Online*. Volume 5, Number 3.

Available at: <http://www.socresonline.org.uk/5/3/perriton.html>

Plows, A. (1998) *'In With The Crowd': Examining the Methodological Implications of Practising Partisan, Reflexive, 'Insider' Research*. Unpublished MA dissertation, Manchester.

Popay, J. (1977) *Fiddlers On The Hoof: Moral Panics and Social Security Scroungers*. Unpublished MA paper, Department of Sociology, University of Essex.

Popay, J., Williams, G., Thomas, C., and Gatrell, T. (1998) Theorising Inequalities in Health: The Place of Lay Knowledge. *Sociology of Health and Illness*, Volume 20, Number 5, pp. 619-644.

Popay, J., Thomas, C., Williams, G., Bennett, S., Gatrell, T. and Bostock, L. (2002) A Proper Place To Live: Health Inequalities, Agency and the Normative Dimensions of Space. *Social Science and Medicine*, forthcoming.

Powell, M. (ed.) (1999) *New Labour, New Welfare State? The 'Third Way' in British Social Policy*. Policy Press, Bristol.

Powell, M. (2000) New Labour and The Third Way in the British Welfare State: A New and Distinctive Approach? *Critical Social Policy*, Volume 20, Number 1, pp. 39-60.

Purvis, T. and Hunt, A. (1993) Discourse, Ideology, Discourse, Ideology, Discourse, Ideology... *British Journal of Sociology*, Volume 44, pp. 473-499.

Putnam, R. (1993) *Making Democracy Work: Civic Traditions in Modern Italy*. Princeton University Press, Princeton.

Reay, D. (1996) Insider Perspectives or Stealing the Words out of Women's Mouths: Interpretation in the Research Process. *Feminist Review*, Number 53, Summer, pp. 57-73.

Reid, J (1998) New Times, New Ways? Methodological Problems in Researching the Nintendo Generation. *The Australian Educational Research*. Volume 25, Number 3, December, pp. 37-60.

Renzetti, C. M. & Lee, R. M. (1993) The Problems of Researching Sensitive Topics: An Overview and Introduction. In Renzetti, C. M. & Lee, R. M. (eds.) *Researching Sensitive Topics*. Sage, London.

Ribbens McCarthy, J., Edwards, R., and Gillies, V. (2000) Moral Tales of the Child and the Adult: Narratives of Contemporary Family Lives under Changing Circumstances. *Sociology*, Volume 34, Number 4, pp. 785-803.

Riemer, J. (1977) Varieties of Opportunistic Research. *Urban Life*, Volume 5, Number 4, pp. 467-477. Quoted in Roseneil, S. (1993) Greenham Revisited: Researching Myself and My Sisters. In Hobbs, D. & May, T. (eds.) *Interpreting the Field: Accounts of Ethnography*. Oxford University Press, Oxford.

Riesman, D. (1950) *The Lonely Crowd*. Yale University Press, New Haven, CT. Quoted by Mestrovic, S. G. (1998) *Anthony Giddens: The Last Modernist*. Routledge, London and New York.

Roseneil, S. (1993) Greenham Revisited: Researching Myself and My Sisters. In Hobbs, D. & May, T. (eds.) *Interpreting the Field: Accounts of Ethnography*. Oxford University Press, Oxford.

Roseneil, S. (1995) The Coming of Age of Feminist Sociology: Some Issues of Practice and Theory for the Next Twenty Years. *British Journal of Sociology*, Volume 46: No. 2, June, pp. 191-207.

Rowlingson, K., Whyley, C., Newburn, T., and Berthoud, R. (1997) *Social Security Fraud: The Role of Penalties*. DSS Research Report Number 64. The Stationary Office, London.

Rowlingson, K. and Whyley, C. (1998) 'The Right Amount to the Right People?' Reducing Fraud, Error and Non-Take-Up of Benefit. *Benefits*, Issue 21, January, pp. 7-10.

Ruggiero, V. and South, N. (1995) *Eurodrugs*. Routledge, London. Quoted in MacDonald, R. (1998) Youth, Transitions and Social Exclusion: Some Issues for Youth Research in the UK. *Journal of Youth Studies*, Volume 1, Number 2, pp. 163-176.

Sack, R. (1986) *Human Territoriality: Its Theory and History*. Cambridge University Press, Cambridge. Quoted by Curtis, S. and Rees Jones, I. (1998) Is There a Place for Geography in the Analysis of Health Inequality? *Sociology of Health and Illness*, Volume 20, Number 5, September, pp. 645 - 672.

Sainsbury, R. (1998) Putting Fraud Into Perspective. *Benefits*, Issue 21, January, pp. 2-6.

Sainsbury, R. (2001) Getting the Measure of Fraud. *Poverty*, Issue 108, Winter, pp. 10-13.

Sales, R. (2002) The Deserving and the Undeserving? Refugees, Asylum Seekers and Welfare in Britain. *Critical Social Policy*, Volume 22, Number 3, pp. 456-478.

Schutz, A. (1972) *The Phenomenology of the Social World*. Heinemann, London.

Scott, J. (1990) *A Matter of Record: Documentary Sources in Social Research*. Polity Press, Cambridge.

Scampion, J. (2000) *Organised Benefit Fraud - A Report*. DSS, London.
Available at <http://www.dss.gov.uk/publications/dss/2000/scampion/index.htm>

Silverman, D. (1993) *Interpreting Qualitative Data: Methods for Analysing Talk, Text and Interaction*. Sage, London.

Simmel, George. (1921) The Sociological Significance of the 'Stranger'. In Park, R. E. and Burgess, E. W. (eds.) *Introduction to the Science of Sociology*. Quoted in Hill-Collins, P. (1991) *Learning from the Outsider Within: The Sociological Significance of Black Feminist Thought*. In Fonow, M. M. & Cook, J. A. (eds.) *Beyond Methodology: Feminist Scholarship as Lived Research*. Indiana University Press, Bloomington and Indianapolis.

Sixsmith, J. A. (1999) Working in the Hidden Economy: The Experience of Unemployed Men in the UK. *Community, Work and Family*. Volume 2, Number 3, pp. 257-277.

Sewell, W. H. (1992) A Theory of Structure: Duality, Agency and Transformation. *American Journal of Sociology*. Volume 98, Issue 1, July, pp. 1-29.

Smart, C. and Neale, B. (1997) Good Enough Morality? Divorce and Postmodernity. *Critical Social Policy*, Volume 17, Number 4, November, pp. 3-27.

Smith, R. (1985) Who's Fiddling? Fraud and Abuse. In Ward, S. (ed.) *DHSS in Crisis*. CPAG, London.

Smith, S. K. (2000) Sensitive Issues in Life Story Research. In Moch, S. D. and Gates, M. F. (eds.) *The Researcher Experience in Qualitative Research*. Sage, California.

Somers, M. R. (1994) The Narrative Constitution of Identity: A Relational and Network Approach. *Theory and Society*, Volume 23, pp. 605-649.

Spreen, M. (1992) Rare Populations, Hidden Populations and Link-Tracing Designs: What and Why? *Bulletin Methodologie Sociologique*, Volume 36, pp. 34-58.

Standing, K. (1998) Writing the Voices of the Less Powerful: Research on Lone Mothers. In Ribbens, J. & Edwards, R. (eds.) *Feminist Dilemmas in Qualitative Research: Public Knowledge and Private Lives*. Sage, London.

Stanley, L. and Wise, S. (1993) *Breaking Out Again: Feminist Ontology and Epistemology*. Routledge and Kegan, London.

Stewart, I. J. (1998) *Securing The System: A Report By The Benefit Fraud Inspectorate*. Available at: <http://www.dss.gov.uk/hq/pubs/bfiar98/index.htm>

Sudman, S. and Freeman, H. (1988) The Use of Network Sampling for Locating the Seriously Ill. *Medical Care*, Volume 26 (10), pp. 992-999.

Szreter, S. (1999) A New Political Economy For New Labour - The Importance of Social Capital. *Renewal*, Volume 7, pp. 30-44.

Targeting Fraud Website (2000) *Information*. Available at: <http://www.targetingfraud.gov.uk/pages/info.html>

Taylor, D. (1998) Social Identity and Social Policy: Engagements with Postmodern Theory. *Journal of Social Policy*, Volume 27, Number 3, pp. 329-350.

Taylor-Gooby, P. (ed.) (1998) *Choice and Public Policy: The Limits to Welfare Markets*. Macmillan, London.

Terpstra, J. (2002) *Changing Views on Benefit Rights and Abuse: On the Modernisation of the Culture of Social Assistance*. Paper presented to the European Social Policy Research Network Annual Conference, 'Social Values, Social Policies', 29th - 31st August, Tilburg University, The Netherlands.

Titterton, M. (1992) Managing Threats to Welfare: The Search for a New Paradigm of Welfare. *Journal of Social Policy*, Volume 21, Number 1, pp. 1-23. Quoted by Williams, F., Popay, J., and Oakley, A. (eds.) (1999) *Welfare Research: A Critical Review*. UCL Press, London.

Townsend, P. (1979) *Poverty in the United Kingdom*. Penguin, Harmondsworth.

Tran, M. (2000) The Black Economy. *Guardian Unlimited*, Thursday 9th March. Available at: <http://www.guardianunlimited.co.uk/Archive/Article/0,4273,3972099,00.html>

TUC (Trades Union Congress) (1983) *Taxation*. Submission to Keith Committee (unpublished). Quoted by Cook, D. (1989) *Rich Law, Poor Law: Differential Responses to Tax and Supplementary Benefit Fraud*. Open University Press, Milton Keynes.

Vernon, A. (1997) Reflexivity: The Dilemmas of Researching from the Inside. In Barnes, C. and Mercer, G. (eds.) *Doing Disability Research*. Disability Press, London.

Walker, A. (ed.) (1985) *Applied Qualitative Analysis*. Gower, Aldershot.

Walker, A. (1995) *The Complete Stories*. The Women's Press, London.

Walker, D. (1997) The Moral Agenda. In Brivati, B. and Bale, T. (eds.) *New Labour in Power: Precedents and Prospects*. Routledge, London.

Watt, N. (2001) Blair In Row As Whitehall Adverts Soar By 157%. *Guardian*, Thursday 26th April, p. 13.

Wilkinson, R. G. (2000) Inequality and Social Environment - A Reply to Lynch *et al.* *Journal of Epidemiology and Community Health*, Volume 54, Number 6, June, pp. 411-413.

Williams, F. (1996) Postmodernism, Feminism and the Question of Difference. In Parton, N. (ed.) *Social Work, Social Theory and Social Change*. Routledge, London.

Williams, F. (1999a) Good-Enough Principles for Welfare. *Journal of Social Policy*, Volume 28, Number 4, pp. 667-687.

Williams, F. (1999b) Exploring Links Between Old and New Paradigms: A Critical Review. In Williams, F., Popay, J. and Oakley, A. (eds.) *Welfare Research: A Critical Review*. UCL Press, London.

Williams, F., Popay, J. and Oakley, A. (1999) Changing Paradigms of Welfare. In Williams, F., Popay, J. and Oakley, A. (eds.) *Welfare Research: A Critical Review*. UCL Press, London.

Williams, F. and Popay, J. (1999) Balancing Polarities: Developing a New Framework for Welfare Research. In Williams, F., Popay, J. and Oakley, A. (eds.) *Welfare Research: A Critical Review*. UCL Press, London.

Woodward, K. (ed.) (2000) *Questioning Identity: Gender, Class, Nation*. Routledge, London.

Woolcock, M. (1998) Social Capital and Economic Development: Towards a Theoretical Synthesis and Policy Framework. *Theory and Society*, Volume 27, pp. 151-208.