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BENEFIT FRAUD, OCCUPATIONAL COMMUNITY, AND ORAL HISTORY

By Steven King and Peter Jones

This article focuses on concepts of occupational community in the recent history of benefit fraud in the UK. It suggests that two 'community' reference points (with strong historical foundations) have come to dominate the current literature: physical concentrations of benefit claimants and benefit fraudsters in particular communities, which themselves have a sustained presence in media commentary; and the neighbourhoods in which benefit fraudsters live, some of which hide fraudsters while others are hotbeds of reporting. Drawing on 24 oral histories of benefit fraud and fraudsters alongside other contemporary and historical sources, the article will argue that other forms of community also have a key place in how fraud is understood by ordinary people. In particular, the analysis will suggest, for the first time, that understanding the importance of, and re-creating genuine, occupational community can play an important role in future policies on dissuading fraud.

Keywords: *Benefits; fraud; place; community; welfare; dependence*

Keith Snell's remarkable book on the nature, meaning, and conceptualisation of 'community' yields a clear picture of persistent and episodically re-imagined threat.[1] Such threat – to physical communities, landscapes and ways of life; to occupational and knowledge communities in the face of new economic realities; to communities of writers and creatives – looms large in the 2020s. More than this, 'new' or newly controversial communities have in the 2000s increasingly been seen as a threat to the social and moral fabric, including online gamers, organised scamming groups, and even baby boomers. Within this framework, benefit fraudsters have an increasingly insistent place, both as a threat and as a community. The latter is well captured in a December 2024 exposé on the scale of benefit fraud, wider questions of dependence, and the startling rise of disability-related welfare claims, by the Dispatches programme.[2] In it, Fraser Nelson interviewed eight benefit recipients (and a raft of other stakeholders, including current and past DWP Ministers) about their experiences, motivations, and aspirations. The 'scandals' were multiple: the ease with which sickness benefits could be obtained; the industry of advice on how to make effective claims; benefit payments of such

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scale that many would be out-of-pocket by working; the fact that claimants once on benefits were not routinely inspected and reassessed; and the lives and talents wasted by long-term benefit dependence. After 45 minutes, no viewer could be in doubt both that 'welfare reform has always been the toughest task in politics' and that, in the eyes of the presenter and director, 'the system right now is in crisis'. The Dispatches programme was *not* explicitly about benefit fraud. The eight interviewees – single mothers, alcoholics, window cleaners with bad backs – told their stories as individuals and without this explicit labelling. However, an audience primed for investigative scandal was softly invited to judge the stories told – a window cleaner shimmying up ladders but trying to get disability benefits; an alcoholic with no intention of working being tutored in what to say in benefit forms, and people claiming mental ill health when faced by circumstances that such an audience might have considered as everyday – through the lenses of fraud and scrounging. That same audience was more explicitly encouraged along these lines through interviews with employers in Lincolnshire who bemoaned the fact that young people taken onto the payroll generally lasted no time at all because they would rather be on the dole than do hard work. The programme confected these stories and snippets to construct an out-of-control community threatening the very existence of the welfare state if not the whole economy. A range of 2025 reforms aimed at curbing the entitlements of the fastest growing subset of that community – the disabled and particularly those living with mental health conditions – subsequently crashed spectacularly.[3]

It is easy to understand benefit fraud as a modern (post-1948 and usually much later) problem. Certainly, the press and wider media in the 2000s and thereafter have constructed in the public imagination communities of scrounger groups unanchored to any moral or citizenship compass. Here, intergenerational and extensive welfare dependence and fraud are seen as symbolic of a contagious malaise that constitutes an existential threat to 'decent' working people and their communities.[4] In fact this presentist perspective is erroneous. For example, Robin Page's 'exposé' of systemic welfare fraud, written at a time when he was an investigator with the Supplementary Benefits Commission (the forerunner of the DWP) in the late-1960s, prefigures much of the 2020s debate about the scale and scope of benefit fraud and the failures of the state to really confront it.[5] Page argued that fraud was taking place on an industrial scale, brazenly and with the full knowledge of both welfare administrators and the politicians who shaped welfare rules. The populist language he used to make his case, along with the particular targets he had in mind ('malingerers', striking workers, ethnic minorities and single mothers, for example), anticipated the rhetorical constructions underpinning recent press and media coverage with remarkable prescience.[6] While Ministers sought to ride out the storm in the later 1960s and early 1970s, and a parliamentary enquiry found limited evidence of fraud, two of the interviewees whose stories feed into this article remembered (unprompted) the book being published and both felt that it captured the everyday reality that they encountered.[7] Above all,

they shared the perception with Page that fraud was so extensive it had moved beyond the individuals involved into a form of community in and of itself. Contemporary media made a very similar point. Stephen Frears's 1969 documentary looking at poverty in St. Anne's (Nottingham) is particularly striking. For the expert commentator providing interpretation to images of deprivation and interviews with struggling householders, it was simply a matter of fact that many of the people in full-time work in St. Anne's would have been better off on 'public relief'. For Pat Smith, filmed talking about her life in the (damp) best parlour as she unpicked lace on piece rates in a desperate attempt to make ends meet, the situation looked different. Her husband, a blacksmith, could gain more income by claiming what she variously called 'assistance' and 'relief' (both terms which looked back to the practice and nomenclature of the pre-1945 welfare state) but was too proud. It was for her 'annoying' that so many people in the area did not have the same moral credentials. They could work but chose not to. This was a fraud community.[8]

Yet, if we are looking for the origins of these perceptions, even Page's and Frears's observations from the late-1960s are very much a false beginning. As long ago as the 1830s, men who found themselves in a very similar relationship to relief claimants as Page were similarly in no doubt that 'it is utterly impossible to prevent considerable fraud, whatever vigilance is exercised'.[9] In 1870, the Chief Constable of Ayrshire was forthright in his opinion that, '[c]lamorous, violent and drunken females often obtain relief almost by intimidation, and vagrants of both sexes obtain it still more frequently by false pretences'. Continuing the theme, in 1909, a relieving officer from Leeds stated that 'every attempt is made by unscrupulous persons, by mis-statements or otherwise, to deceive relieving officers', and he was also clear that 'punishments for offences generally against the Poor Law are not sufficiently deterrent'.[10]

With the coming of social insurance and the theoretical abolition of the means test, notions of 'deservingness' supposedly gained a much more secure footing, and many avenues for the would-be welfare abuser were, in theory, at least, closed off. Yet, as Alan Deacon demonstrated in the 1970s (not long after Page had resurrected the spectre of benefit fraud in the public mind), the application of the 'genuinely seeking work test' during the economic downturn and eventual depression of the 1920s and 1930s was often used to deny unemployment benefits on the basis of fraudulent or misleading claims, despite the fact that there was, in reality, no work available.[11] 'In the case of the test,' suggested Deacon, 'the Ministry of Labour left its officers in no doubt of what was expected of them. Their task was to detect and penalise malingering, and the accomplishment of this task was to override all other considerations'.[12] In turn, we can be clear that the general perception of malingering, misrepresentation and fraud on the welfare system was widespread at the time. In the words of the *South Western Star*, a London newspaper:

> Unemployment is on the increase. It is natural too that there should be some extension of the feeling which expresses itself in the words: 'He's getting it, why shouldn't I?' … Throughout the country nearly a million of men and their dependents are being maintained by money levied from those who are carrying on the work of the nation. In such circumstances to obtain relief by fraud or misrepresentation is a kind of treason on the commonwealth. It should be punished accordingly.[13]

Clearly, perceptions of large-scale and systemic welfare fraud are nothing new, and neither is the sense of moral outrage which finds a willing outlet in the press.

Nonetheless, concepts of a fraudster 'community' have arguably been refined and have become far more pervasive in recent historiography, so that those who write about benefit fraud in the post-1948 period invariably employ two other models of community. The first is a focus on physical place, the conceptual root of community studies as Keith Snell shows, in the sense of physical concentrations of both benefit dependents and (almost always auto-correlated) benefit fraudsters. The named places that dominate this narrative in the present – Blackpool, Liverpool, Great Yarmouth, Birmingham – have a consistent presence from the 1970s and even further back in the historical record.[14] Whether we understand such places as blighted by failures of government economic and welfare policies or as magnets for criminals and moral low-life, the fact is that discussion of benefit fraud has become deeply entwined with physical place and space.[15] A second model is that of neighbourhood. Newspaper stories of fraud prosecutions stretching back to the 1970s and beyond contain information on what neighbours knew, suspected, or ought to have known. National fraud hotlines developed from the 1990s relied on neighbours reporting suspicions. Even dramas about benefit fraud – Liz Carr's episode of Cripps Tales, for instance[16] – are organised around the theme of neighbour and neighbourhood. More-or-less consistently from the 1970s, politicians speaking in Parliament have wondered how they can stoke the moral outrage of neighbourhoods so as to increase the detection of benefit fraud.[17] And, latently in this historiography and in a wider public discussion going back many decades and even centuries, we can observe a third imagined community type: subsets of benefit recipients (and fraudsters) such as the disabled, single mothers and immigrants, who are invariably assigned more coherence, self-identity, self-awareness than exists in any form of reality, even in the concentrated physical communities noted above.

This article moves on from these perspectives. Using oral histories of benefit fraudsters and their neighbours, co-workers, and friends (along with supplementary sources), it will explore for the first time three other conceptual models of 'community' that are important to an understanding of why fraud happens, why it is usually not reported, and how it is rhetorically and practically justified: First, the occupational communities in which individual fraudsters are often embedded, and which are an obvious (if wholly unremarked) feature of many accounts of fraud from the 1970s onwards; Second, the former occupational communities of fraudsters and the aspirational ones they hoped to build (or in some cases had built) in the future; Thirdly, the conceptual model that emerges from the views of

those who constructed fraud as itself identifiable 'work'. The analysis will suggest that understanding the centrality of, and re-creating, genuine, occupational community can play an important role in shaping future policies to dissuade fraud.

Sources and methods

Central to this article are 24 oral histories taken between 1989 and 2016. Conducted in semi-structured format using root and branching questions, all of the interviews dealt explicitly with benefit fraudsters and perceptions of them.[18] The respondents were drawn from three core physical areas – Oxfordshire, Lancashire, and Northamptonshire – which included some towns that recent newspaper commentary has characterised as benefit hotspots, but also many that were not. An initial tranche of interviewees was recruited from the cohorts of potential benefit claimants passing through monthly 'surgeries' run by King on some council estates in each of the three locations. Further recruitment was through word-of-mouth within the physical communities concerned. Interviews were conducted by King or jointly with a then research associate, Dr Margaret Hanly, and almost always in the homes of those interviewed. Transcripts of interviews standardised as far as feasible the language employed, so that we lose aspects of dialect and local phraseology but gain a more easily searchable corpus of material. As per agreement with all interviewees, original tapes/digital copies were destroyed after transcription. This was an important factor for all of those willing to speak. The requirement is given sharp force in the story of RK who, after undertaking a second interview, was sent a stone slab with his epitaph – 'snitch' – and date of death – the day of the interview – painted on it. He declined to take further action, suggesting (rightly) that 'it'll all die down'. Notwithstanding experiences and risks like these, we did not encounter the same reluctance to talk as others working in this area sometimes have.[19]

The Introduction to this special issue has rehearsed many of the strengths and challenges of oral history as a process and as a form of evidence and we do not need to review that material here. Three things are, however, important. First, at least for the purposes of this article, we have not attempted to code the interview transcripts. A particular question in our semi-structured format was designed to elicit responses on occupational community. Outside of that question respondents almost always came to or came back to the issue of occupation in exactly the same places and spaces in the interviews. This is itself interesting, suggesting a collective and well-understood thought and reference pattern but it also makes the task of gathering perspective on occupation and occupational community straightforward enough for us to avoid coding. Second, in considering references to occupational community in interview transcripts we do not make a firm distinction between the claims and perspectives of those who acknowledged that they had in the past been guilty of fraud and others who left the matter in the background or who claimed to know lots of fraudsters but not themselves to have been or be

fraudsters. This is because the interviewers cautioned all respondents not to tell us things about themselves that were illegal and might thus require reporting. There was no doubt in the interviewers' minds that this caution led interviewees to talk in the third person or to ascribe to unnamed others, actions and connections that were in fact rather more personal. The fact that some members of our cohort were later convicted of fraud might be read as lending weight to this interpretation. Finally, several of the interviewees made explicit connections between their neighbourhoods, friendship/knowledge groups, or occupational networks, and individuals involved in well-publicised court cases. For the purposes of this article, we considered a deep focus just on these cases, for which multiple connections could be made between newspapers (national and local), oral histories, published judgements, and even *Hansard*. This might still be a work in progress for the future, but very early on in the consideration of the oral histories as a group the interviewers were struck by the continuity of perspective on occupational community across the locational, gender, age, and background variables of the sample. For these reasons, we chose an extensive rather than intensive study.

In common with most modern oral historians, we do not focus in source terms solely on interviews. Robin Page's visceral book *The Benefits Racket* provides an important backdrop, as do newspaper articles and official papers going back more than a century. We also draw on autobiographical and other personal accounts outside of oral history transcripts, and on filmic and documentary representations of benefit fraud. Finally, we also stray into other forms of personal testimony, including online comments attached to news and other articles and personal diaries.

Fraudsters and work communities

Our interviews universally pick up the other forms of community – place, neighbourhood, and claimant type – outlined above. Nineteen of the 24 interviews deal with neighbours or neighbourhoods or both. Thus GC, in a second interview dated 26 August 2009, said that 'Those sorts of people [persistent fraudsters], they get to be known in the neighbourhood'.[20] NN, interviewed in 2002, was more expansive, claiming that:

> Yes [we knew people in the neighbourhood], particularly when I was in Dundee. When I was in Dundee, I lived up [a] close and there were lots of people on benefits and every so often there'd be a trawl through the town and a few people would get accused and I didn't see much difference between them and everybody else, to be honest.[21]

In NN's testimony, we hear echoes of a concern that has very long roots – that certain neighbourhoods become hotspots for benefits claimants, and that this inevitably leads to fraudulent behaviour. In an exchange from Hurst, Sussex, from 1834, for example, a magistrate was heard to remark that, following the adoption of a scale of relief in lieu of wages, 'all the men of all the neighbouring parishes

have been applying [for relief] since, which proves the distress they are in', to which a local farmer responded: 'No, it proves that if the bench decide in this manner, every one [in the neighbourhood] will come' for relief, regardless of need.[22] In a similar vein, social investigators in 1909 found that 'a successful application for relief, especially in a lax union, encourages neighbours to apply and engenders fraud'.[23]

In terms of place, Blackpool was mentioned (as autocorrelated with benefit fraud) in 4 different interviews, Liverpool 6 times and a general sub-category of people from Scottish and Welsh communities 8 times. Special invective was reserved for Liverpool, with PT (interviewed in 1995) saying: 'Liverpudlians Liverpool, Liverpudlians. Always always, always Liverpudlians organising crime everywhere.'[24] People from other areas were not treated to the same consideration even by those who in their interviews were reflecting on periods where programmes like *Boys From The Blackstuff* were stirring public debate about dependence, fraud, and benefits in particular places.[25] Perhaps not unexpectedly, single mothers were a repetitive theme in the oral histories, with interviewees such as AW in 2006 noting that 'And then this other woman, the single mother with half a million kids or whatever she was, you know, she wasn't local. She came in and upset the whole street and she was just a pain in the ****.'[26] This distinction between single mothers who moved in and others who were 'homegrown' is a repetitive one and speaks to local divisions of belonging and conceptions of community. Some interviewees, however, saw them as a unified sub-class of fraudsters, a community in their own right. OM, interviewed in 2009, said in response to a question about the unjust targeting of particular individuals:

> there were single mothers and they weren't doing anything. I mean, they were having a bit of sex, but they weren't doing anything. It wasn't like the guy was living with them or anything like that. They got accused. I don't know if someone reported them, but they got accused. That was bad because they weren't dishonest. They were just trying to get by with their kids.[27]

Here then an individual identity (people who OM knew well) transformed to a group identity, a community of women who were generally just trying to do right by their kids but were nonetheless suspected and accused of wrongdoing by their neighbours. On the other hand, the trope of the slovenly or loose-moraled woman, whom everybody knows and who throws her children into the welfare net rather than supporting them herself, is, of course, embedded deeply in the moral consciousness, and cases such as Maggie Ranger's, widely cited in 1909, are commonplace in all periods. Ranger, it was observed: 'with her illegitimate children have … been in and out of the Dorking Workhouse on eleven occasions during the last eleven years. During that time three more illegitimate children have been born to her in the workhouse'. A local poor law official noted that it was 'a public scandal' that 'boards of guardians are apparently unable to take any legitimate steps to deter immoral women from becoming, with their families, a constant and ever increasing burden on the ratepayers'.[28]

We are not for this article centrally interested in these alternative forms of community, though the instances are a useful signpost to the ways that competing and overlapping models of community could coalesce in a single mind. Rather, we are interested in the work communities that fraudsters were, or were believed to be, part of at the same time as they were on benefits. In this context doing a 'bit on the side' to supplement welfare payments has a deep signature in many of the sources that offer perspectives on welfare fraud. Speaking in Parliament in October 1969, Roger Gresham Cooke thought that such 'fiddling' was present – 'One or two cases have come to notice in my constituency in which people as well as receiving supplementary benefits have been found to have jobs on the side' – but not systemic.[29] Others were not so sure. On Thursday 4 November 1976, the writer James Lees-Milne was buying stamps at the post office in Badminton. Unprompted, the postmistress:

> [told] me that I would not believe how many young – and she stressed young – men and girls claimed their weekly dole, when she knew that most of them either had jobs already – self-employed, of casual workers – or were too idle to take jobs they had been offered. She said it was a scandal that the young had absolutely no conscience or compunction in slacking and cheating.[30]

In this little-known corner of Gloucestershire, doing a bit on the side was believed to be epidemic.

This observation chimes with the words of our interviewees. VC set the tone in our first cohort interview from January 1989. Asked whether she knew or had known any benefit fraudsters, she was clear that:

> Because I was a cleaner for so long and the Council were not very good at their checks you used to get a lot of people, in the 1960s and 1970s, particularly in the 1960s and 1970s, I mean, people like that who would come in and only last a week or a month or two months before they found out they were signing then they disappear. Nobody ever cared. There were lots of them and then they tightened things up. It was in the middle of the 1980s. I think it was. I noticed. If they didn't employ these people they wouldn't have had enough cleaners.[31]

In turn VC made a subtle moral distinction between herself as part of that workforce and the fraudsters. Asked if she knew these people she said: 'I didn't "know" them', raising the index fingers on both hands in the form of quote marks (reproduced here) to make it clear to interviewer King that the term was malleable. She then went on to clarify that: 'No. I heard about them. I worked with some of them and they were right in front of you. They didn't care. They thought they wouldn't get caught. And you know what? They were right.'[32] In the 2020s, cleaning jobs and bar work are often cited as havens for benefit fraudsters, with Rushmoor Borough Council, for instance, citing both areas in their examples of what constitutes fraud.[33] Clearly, this reflects the casual nature of much of this work, leading to the widespread perception that it is paid off the record (cash in hand) and is therefore ripe for exploitation by benefit cheats. In the early-twentieth century, dockers were similarly the target of such suspicion. At

Glasgow, in 1937, for example, it was reported that '422 emergency unemployment books were issued to dockers,' in which '420 of the names and addresses given were fictitious'; and at Hull, during the early months of the Great War, it was acknowledged that there were many cases of dockers obtaining relief by false pretences.[34]

In fact, VC's optimism about the ease of evasion in the 1980s was misplaced; a growing *perception* of the gathering pace of benefit fraud in general, and working while claiming benefits in particular, at this time lay behind planning and some initial testing of fraud-reporting telephone hotlines.[35] Nor was their optimism shared by other interviewees who also ranged over this period. LU, speaking in February 2000, was asked by interviewer Hanly whether he had ever been accused of fraud. After a long pause and some looking out of the window he answered:

> I'm going to say no, but that's not well maybe not true because I got a letter. A few years ago when I was claiming unemployment benefit and someone had said that I'd been working, but I never heard anything. I just replied and said it wasn't true. That's not really being accused, is it?[36]

Pressed on whether he knew others who had committed fraud, LU reverted voluntarily back to the reference point of occupational communities, suggesting that he had 'known a few, and there probably should have been a lot more because some people were ripping off when I was doing my painting and decorating, some people were ripping the system. But I know a few.' Deliberately testing the link between this form of identity/community and some of the others outlined earlier, interviewer King asked: 'Are these your neighbours or people you used to work with?'. After a very long pause (perhaps caused by our off-recording caution about not revealing illegal acts), the following exchange unfolded:

> LU: Erm, not my neighbours, mostly people I used to work with and a few other people that I knew from down the pub. Some of them were accused, some of them were doing it, but most of the time there was nothing done.
> SK: You've had things to do with these people then?
> LU: Some of them I knew quite well. Um, used to work with them. I still work with some of them now when we have to do jobs at a distance.[37]

Here then we can see the conceptual and personal struggle for LU as he sought to ground his understanding of the nature of fraud. He knew them as neighbours, even (though this is inferred rather than stated) as friends, but his primary reference point throughout the exchange was the occupational community. Almost all of the cohort participants touched on certain occupational communities as being prone to fraud, even those they themselves were part of. Mostly, this was in relation to the question of whether they 'knew' other people who had been or were engaged in fraud. They highlighted instances of people who our respondents had worked with, employed, sacked, or been influenced by. But occupational community also came up in responses to other formal questions and surprisingly often when interviewees were asked simply to tell us stories. One of our earliest interviews was with RK in January 1994. A *former* bricklayer by the time of our

meeting, his story is replete with references to occupational community. Thus, the authorities had been unable to prosecute him for doing site work while claiming unemployment benefits because:

> there were lots more people on on the [Oxford council] estate working and lots of black people working in the cleaning business, for instance. And then some Vietnamese immigrants. And then it became a real problem for, for the authorities to to actually do anything in terms of dealing with me.[38]

A potentially straightforward and long-cherished logic – in effect 'it was alright for them and so it was alright for me, and they were never going to go after migrants and immigrants so I'd be safe, too'[39] – was in fact hedged around with voluntary observations about occupational community. RK went on to reference shop workers ripping off the benefit system, himself doing gardening work for people who were also fraudsters, prostitutes who were on the dole but still practicing, 'People loafing around, people out there in their vans, knackered old white vans doing lots and lots of painting and gardening. They're all on benefits. And the benefits people, they know this.'

One particular – and, to the modern eye, perhaps surprising – occupational group who were known to be more or less permanently 'at it' in the early decades of the twentieth century were miners. Of 538 cases of relief fraud between 1900 and 1940 identified in UK newspapers for this article, 86 – or fully 16 per cent – involved miners and colliery workers.[40] Miners were reported to have indulged in every kind of fraud imaginable, including working whilst signing on as unemployed, failing to declare or understating the earnings of spouses or family members, claiming sick relief whilst fully employed, failing to declare compensation when signing for relief, and claiming for fictitious dependents. Most (53) of these reports date from the depression years of the 1920s and 30s, and, often, welfare fraud by miners went hand-in-hand with fraud on other sources of assistance, such as strike pay or friendly society payments. However we construct these activities (or, crucially perhaps, construct the reporting of them) the apparent prevalence of fraud by miners during this period is startling, and echoes RK's view that, not only was everybody in this particular occupational community at it (at a single trial in Bargoed, Wales, in the strike year of 1926, for example, twenty-one miners were found guilty of obtaining relief by false pretences[41]), but that 'the benefits people, they know this'. Over and over again, observers and court officials were adamant that more needed to be done to stop miners fiddling the dole. A magistrate in Liverpool, in 1921, insisted that it was no use fining them, 'because it was simply encouraging others'; rather, they 'must go to jail. They [the relief authorities] must try to stop this kind of thing'. Even miners' leaders were moved to outrage, such as the one, in 1926, who was reported as saying that: 'the time had arrived when deliberate cases of fraud should be very carefully considered, because the Board was being hood-winked, ridiculed, and laughed at'.[42] The sense that local and national authorities could easily 'find' fraud if they could be bothered is one of the most common motifs in the oral histories used

here and also in the comments appended to contemporary articles, blogs and other news items by casual readers. On this evidence, it also has very long roots.

Contrasting his own boyhood in the 1950s – 'It's not like it was when I was a young boy, when there was no chance of people going on the dole or or or whatever to to claim these these allowances, they had to work and they did work' – RK drew strong lines between occupational community and the opportunity for, nature of, and meaning of benefit fraud. Reflecting on the accuracy of media portrayals of moral decline he said quite unprompted:

> Oh well, I saw something called the block I think the early 1970s and that really that really got me. It was true. You can see it going on around you here and there were good people in in that housing estate. But there are also lots and lots of people who were swinging the lead who were working when they were getting benefits, all that sort of stuff, you know.[43]

The fact that he reserved special invective for certain sub-groups of welfare fraudsters – single mothers in particular – should not surprise us given the discussion of alternative concepts of community above. However, the fact that across his narrative he voluntarily hedged that invective round in terms of occupational community is rather more striking. Of disabled fraudsters he said:

> Oh yes, people carrying bags of cement. That's what really ****** me off. Am I allowed to say ****** me off? Well, you know, they're carrying bags of cement. They're pushing a cement mixer and they're doing lots of gardening and heavy lifting, and there they are claiming disability benefits or whatever they call them nowadays, and they've probably got 17 kids as well.

There was equal invective for Liverpudlians and those with Scottish accents:

> Oh yes, of course. Scousers always scousers. They were always dishonest when I was on the building site, I never met a single one of them that wasn't also claiming some sort of welfare or living in a Council house, rent free or getting rates or whatever. And scots of course. They were really just completely dishonest.

This associative discourse speaks keenly to the other forms of community and identity dealt with above, but for RK and others its elision with work is striking. In turn, RK moved from the individual example to the system level. Without prompting he remembered:

> in the 1970s I read that book by Robin Page, the benefits racket, something like that, and he talked about the state being ripped off by all of these sort of benefit fraudsters. And it just so chimed with everything I saw in my life. I used to see painters turning up at the dole office still in their overall, still with paint on their hands. And signing up as if they're unemployed.

Interviewee GC was also told by relatives of numerous people 'signing on' while still wearing their painter overalls.[44] Latent narratives such as this are brought to life in filmic representations; Michael Fagan, the intruder who ended up sitting at the bottom of the Queen's bed in Buckingham Palace is portrayed in the Netflix series *The Crown* as a reluctant benefit fraudster who, so as to generate the

resources he needs to keep seeing his children, draws on his former occupational colleagues to get painting jobs as cash-in-hand.[45] Nonetheless, in an intriguing aside RK distanced himself from both his own occupational community and even his class identity. Asked by interviewer King if he thought anyone else from his neighbourhood had read Page at the time he said:

> No, I don't think so. I I was unusual because I used to work for the Oxford colleges doing building work. And someone told me about it and lent me a copy.
> Everyone knew the issue, everyone knew it was there right in front of your eyes and we knew that the government was being ripped off, left, right and centre. And so when I told people about Robin Page, you know, it was, it was really true that they, they, they they understood it.

Oxford Dons were not exactly RK's 'community' but they shared his views and sympathies.

Officials, too, normally elided fraud and occupational community. The former fraud inspector TY used the word 'dodgy' to describe the sorts of people they had to deal with. Asked to define the word they said: 'People who are making a bit on the side. They do some work or they'd be prostitutes and they'll all be claiming benefits. So just people who did a bit on the side, you know, dodgy.' Probed more deeply, this blanket association of work and fraud encompassed single mothers and Liverpudlians in particular but not immigrants, who TY saw as just constantly bamboozled by the system. Even in their private life, TY had been active in informing on benefit fraudsters as an act of moral duty (one that not all inspectors in the sample shared) and here too the key reference points were work, and work in the community. Asked how they had got to know about the fraud of individuals, TY noted:

> Because they were stupid, you'd walk into a shop and you'd see this person, and then they'd have their benefit letter on the counter. Unbelievable. You'd know that they were working, you know, from the pub or whatever and claiming benefits. I just reported them.

Whereas we might have casually assumed that knowledge passed by rumour, gossip or spite, TY was insistent that people ended up in trouble because they were working, part of an occupational community. This was a substantial number, with TY noting that they had reported on 73 different people, and on one working woman 14 times.[46]

This focus on occupational community both in the public imagination and in real practice yields potentially important insights into current fraud prevention measures – in particular the wasted emphasis and resources on hopes that the general public will report on fraudsters at scale – and suggests potential policy innovations for the future. The latter might, for instance, include more effective sanctions for employers of casual labour or advertising and dissuasion campaigns aimed particularly at certain trades. We return to these issues in the conclusion, but in the meantime, it is perhaps important that some interviewees also saw everyday work in the community as something that could and should convey knowledge of fraud. AW, for instance, was asked by interviewer Hanly whether

they knew of fraudsters in the area. The response – 'Well, that's absolutely everybody around here, isn't it?' – is common across many of the interviews and in this sense unsurprising. Yet AW went further, claiming: '*You* know them you've worked in in this place and you've worked in Blackburn and you've worked all over the place. You know that lots of people have been accused of fraud.'[47] Here, then, the interviewers themselves were pulled into AW's story, as non-reporters to be sure but also as workers encountering other people who were (illegitimately) working. This observation has particular reach given that it was made in 2006, just as the New Labour government was embarking on another drive to cut down the scale of resources lost to fraud and error in the benefit system. Its 'no ifs, no buts' campaign encouraged both reporting and moral fortitude, but amongst its gimmicks – 'The anti-fraud message will be displayed on beer mats and in pub toilets, bingo halls and betting shops across Britain'[48] – the lack of any focus on work and occupational community is very striking indeed.

Fraudsters and prior or anticipated occupational community

Occupational community also, however, features in other areas of our oral histories, especially in the sense that interviewees talked *both* about their former occupations and those occupational communities they hoped to join. Modern discussion of benefit fraud focuses keenly on feckless or disabled people who supposedly do not want to work, and on the wider but timeless question of intergenerational dependence, sloth and fraud. Indeed, we see these groups referenced repeatedly in the interviews. Sometimes, however, lost occupations are important to an understanding of why fraud happens and how it is conceptualised. RR, for instance, was an unemployed van driver from Garsington (just outside Oxford) when they were interviewed. A workplace accident – 'Stuff in the van was too heavy. I did my back in. I'm suing the company' – had ended his twenty-year career. Asked by interviewer King: 'Have you ever been accused of welfare fraud?' he replied: 'Not yet, but I've been on unemployment benefit for six months now. Still can't work it out. Can I work any, what's the limit all that sort of rubbish. Can't get it.' The rhetorical elision of work and applying for benefits is an observation to which we return below, but for now the clear implication is that RR was doing some work even though they had a bad back. Off the record they noted washing vans for a rival company to the one being sued. RR had no knowledge at all of the law over workplace accidents and compensation at the date of the interview in 2009. Informed of those rights and opportunities in a subsequent support session of the sort offered to all interviewees, they were able to extricate themselves from jobless benefits and start a small business painting logos on custom vans. Here, then, anger over the nature of lost work community translated to a risk and actuality of benefit fraud, while the prospect and actuality of rejoining that same community albeit in a different role, pushed fraudulent practice into the backstory.[49]

AW, encountered earlier turning the tables on interviewers, locates the relationship between lost work, community and fraud even more clearly. They admitted being accused of fraud, and with such enthusiasm that interviewer Hanly asked: 'You said that almost like it was a badge of honour.' His casual reply, almost comic when combined with hand movements – 'Jeez, er it is' – masked a more sophisticated construction of fraud. Noting that many honest people in the area (Blackburn, Lancashire) had been accused of fraud because 'they can't understand the rules and they don't know people who can help them', AW asked rhetorically 'But me?' Here a tale of very deliberate fraud, justified by membership of a prior occupational community and the taxes paid as part of that work group, clearly unfolded:

> When I had my accident, I thought to myself, I've been paying stamp and all that sort of stuff since I was 16, um 15 or earlier actually, if you think about the jobs I did for Tesco up in up in Clitheroe. So I thought I deserved this. I can't work. They keep saying to me, you've got to work. They keep testing me. They keep testing me and testing me and testing me. Then they say, well, maybe if you can do this or you can do this from home or whatever. Its all a cover just to get you off of the welfare system and into some rubbish job that you can't possibly do and you can't possibly hold down. But you'll be off the statistics for a little while at least, and then they can pat themselves on the back. And that's the end of that.

Both the circumstances of AW's claim for disability benefits, and the attitude and approach of the relieving authorities, have strong echoes in the historical record. WS, for example, was cited as an example in 1909 by a Nottingham relief official. WS:

> was a widower, 40 years of age, with two dependent children. He suffered to all appearance from heart disease and was said to be unable to work … When he was spoken to, he said he could and would work if he could get a job but it must be a light job. A light job was found for him … [but] he would not have it. The work was not light enough for him.

Returning to AW, however, like RR and WS this interviewee had been ripped unwillingly out of their occupational community by misfortune. This was an emotional as well as practical and physical experience, one that AW thought should have been recognised by the state. The deeper resonance of such feelings – and deeper resentment about being forced to apply for jobs that could not be got or done – is clearly reflected in films like *I, Daniel Blake*, and also more distant historical sources.[50] For AW, community loss and the sense that the state was simply 'against them' entwined to justify fraud, something told with fabulous bravado:

> So you see, I've got absolutely no problem. I mean no problem at all in making the best thing that I can of these disability benefits. And if that's fraud and I suppose it is fraud really, because I could do stuff. Well I don't care. And if they put me in jail? Then who's gonna look after the wife and the kids? And even if I get out of jail, then what are they going to do? I can't work. There won't be a job. I'll be straight back on benefits. They can't stop most of them. I'm just going to take what I deserve from the state. That's it. Full stop.[51]

When pushed further on what 'stuff' AW could in fact do, they referred to shop work on the tills, auditing and even council 'pen pusher' jobs. But these were not the stuff of AW's prior occupational community, and this loss was both keenly felt and a discrete justification for fraud over and above not understanding the system, resentment of their reduced physical capacity and frustration at the dysfunctional nature of the British benefits system in the 2000s. In the early part of the twentieth century, however, the sanctions available to the authorities were far more stringent, and so, in the case of WS, '[t]he committee, in view of the facts, offered him the "workhouse" but rather than accept such relief he started work at his own trade again'.[52] It is, perhaps, notable that WS, when forced back into work, chose to return to his prior occupational community rather than join another.

Of course, the theme of enforced work (and the resentments attached to it) are a core motif in the interviews collectively. MK (possibly talking about themselves in the third person as we had instructed) referred to three 'girls' who had been accused of fraud and who 'were just down my street.' Asked by interviewer King whether the three had actually been prosecuted, MK talked revealingly in a way that encompasses feeling and perspectives across our interviews:

> No, but they felt pressured to go out and get a job. They're in work and then they were out of work because they couldn't hold down the jobs because the kids were always ill or their ex-husbands let them down or whatever, you know? You know what it's like, they just couldn't hold down the job. They were in and out of benefits. But no, they were never prosecuted. They were just [single quote sign with fingers] warned.[53]

Here then the injustice of forced work – workfare of the sort that the current Government is trying to institute again – for women whose circumstances were messy loomed large.[54] But read more subtly, MK was talking about an inability to create sustained occupational community – 'You know what it's like, they just couldn't hold down the job' – as a cause of real and confected fraud. Whether 'you know' in this exchange reflected MK's expectation that the interviewers would know the local situation or the idea that they would be part of a more systematic general knowledge that ought to be 'out there' is unclear, but the nod to the importance of occupational community is clear in both cases.

In the case of other interviewees, however, the prospect or hope of establishing a new occupational community was itself a caution against fraud. KN was interviewed soon after the 1997 hurricane. They were interviewed in Hulme (Manchester) where they had spent all of their life and evidenced a keen sense of the physical communities identified above. A little time before the interview, KN had given up being a plumber. Reflecting on that prior occupation he acknowledged that:

> Look, when you're a plumber and you're working on building sites you know people who are frauding the system some way or other. You know, people pretending to be ill, people pretending to be disabled and they're still turning up and doing plumbing jobs or laying bricks or carry cement or, you know, those things.

While KN knew of these people in a work environment they had little to do with them socially, both as a matter of moral standing and KN's skin colour: 'people keep themselves to themselves, and they go on to do other things. I'm black right so a lot of these white brickies and people, they wouldn't have anything to do with me.' Still, the scale of fraud on building sites was industrial: 'Its big. It's really big. Some of the people I used to work with, they were getting the same almost as the wage they were earning, so they had the two things. It's good for them.'

Such observations speak to enduring political and policy concern about the way that cash-in-hand trades facilitate benefit fraud, as we saw in the case of casual work, above. For KN, however, there was a practical and moral ambivalence. They claimed that they would never 'do' benefit fraud but only because 'I'm black, right? So someone's going to report me. Someone's going to sprag, and I'm going to be up in jail.' Had KN been white:

> I'd do it too. They pay too much tax. You get nothing for it. Why not? … We all pay quite enough tax and if some people can get a bit back then that's fine with me. You can't trust these politicians. They all look after themselves, so why shouldn't we?

As the interview progressed, this moral ambivalence slipped. Asked by interviewer Hanly if they though benefit claimants were essentially honest, KN said:

> No one's honest. We *all* do a bit on the side. We, nick stuff from sites and from work. I bet you've nicked pens, haven't you? None of us are honest, and the people on benefits aren't honest. They might try to be, but they're not honest. In the end, everyone gets a little bit more, a little bit less, than they deserve. People are not honest. They're not dishonest either. You know what I mean? It's normal, right? Even you lawyers must fiddle your expenses.[55]

This statement was not an admission of benefit fraud. Read in one way it might be understood as a general commentary on the moral position of the country in Tony Blair's first year. Yet read in another way we can understand KN as telling us that working on building sites – in that very particular fluid and shifting occupational community, where, as a black person, they stood out – was a threat to their own moral compass both in general and in relation to some future incident of benefit fraud.

A second interview with KN almost two years later confirms the more complex reading above. Asked to update their personal circumstances, KN spoke at length about a new and more positive occupational community. They had given up plumbing and taken a 'a qualification, you know, a forestry qualification, since I last talked to you and it's all going well. There's still a lot of clearing up to do, you know, after the storms, that's going to last years. I'm doing OK.' Interviewer Hanly asked a follow-up question – 'Does that mean you found more acceptance than you were outlining last time we talked?' – to focus specifically on a sense of occupational community and once more KN entwined issues of multiple identity: 'I'm black, right? Acceptance is never going to be the 100%, but I'm happy and I'm working on my own and I've got good relationships with my clients. It's

good. Things are in a good place.' The latter reference to solo work should not be understood as signalling a lack of formal community. Asked whether they now knew anyone committing fraud KN laughed jovially and said 'You'd have thought so, wouldn't you? You know, with forestry work, because you can do it anytime in all weathers'. In practice, however, 'I haven't come across anybody really doing that. They are hard working men and women, really.' This exchange simultaneously points to KN's participation in an occupational community and contrasts the moral probity of that community with those who worked on building sites. Indeed, KN noted 'now, yeah, we get people who are working on the forest sites and they only do whatever number of hours they're allowed to do and keep benefits. Some of them jump into full time work, so I guess it works, doesn't it?'[56] By 1999 Tony Blair's moral crusade on the importance of work for self-esteem and betterment was in full swing but there is little evidence from KN's testimony that the community they described had anything to do with conscious policy direction.[57]

In their second interview, KN reiterated that they would not report fraudsters (a common motif across all of the oral histories) even though they knew much was going on in Hulme. The tone of the exchange led interviewer Hanly to ask: 'You seem more jaded since we last talked.' KN's response was subtle and revealing. They were 'More realistic. My life's going OK. I've got a good job. I'm getting qualified. I'm not going to bother [worrying about fraud]'. Fears of being reported, falling into fraudulent activity of all sorts, and of being black while sitting on the edges of the benefit system, had all receded in the face of a new occupational community, defined here in part by the formal qualifications needed to access it and the ongoing training needed to maintain the role. Other interviewees also saw new occupational community as a solution to their problems or a factor in obviating inevitable charges of benefit fraud in the future, suggesting that a focus in dissuasion activity on occupational community, rather than merely work, might yield benefits in policy initiatives to combat fraud.

Fraud as work

Potential policy angles also emerge from a third aspect of the oral histories, which requires us to move from the conceptual infrastructure of fraud *by* work to that of fraud *as* work. The dividing line between these two areas is, in the modern public imagination, fuzzy. Because people can work while claiming Universal Credit or can do unpaid (including charity) work whilst receiving benefits, those who comment on blogs, newspaper articles and other public facing media outputs often assume there is more fraud than in fact legally exists.[58] Even so, a casual reading both of the oral histories in general and some of the passages already quoted here, would highlight a subtle rhetorical construction of claiming benefits (rightly or wrongly) as itself work. Almost all interviewees point to the complexity of the welfare system and its forms. Most see this as deliberate, a planned system

of dissuasion from application, but they also consistently refer to the 'work' needed in order to understand the system, apply, re-apply, and navigate the changing rules and public perceptions of those rules. OM, interviewed in 2009, had been on disability benefits for 15 years at the time of our meeting and had previously been convicted of fraud. Asked about his subsequent experience of the benefits system they noted that:

> I've stuck to the right side of things. I get some help from the Citizens Advice? Some of my neighbours, they know stuff. There's a disability charities and they help. So I'm trying my very best to stay on the right side, but it's not easy. These rules, you know, they keep changing and you don't know that they've changed until you go and get some help.[59]

Here, then, OM literally had to work every day in order to stay on the 'right side' of the boundary between fraud and not. More widely, our interviewees consistently expressed resentment that they or people they knew, lived near, worked with or were related to had to 'work' hard to get what should in fact be a right.[60]

There is, however, a sub-group of interviewees who understand fraud (their own and that of others) as active work. AW, themselves actually engaged in fraud, even constructed fraudsters as simultaneously a form of occupation and physical community. Asked if they had any interaction with local fraudsters, AW sat back in the chair and said:

> You're having a laugh, right? Like a club. You mean a benefit fraud club? I really like that idea. I've got to start one of those. Yeah, I know. I've got to be serious. And the answer to that question is yes, because lots and lots of people are fraudsters round here. Some of them get caught, some of them get accused. I wouldn't say they were friends. They are neighbours and I do know them and I do see them down the pub and I see them in the job centre and I see them, you know, just out on odd jobs and all of those sorts of things, so I know them.

Only half-jokingly, AW modelled a response to the question on the basis of the existence of occupationally-orientated worker clubs. They went on to construct these 'other' fraudsters, going around doing 'odd jobs and all of those sorts of things', as just like themself.

Two further aspects of fraud as work are also important here. Firstly, many of the interviewees referred to the existence of organised gangs of fraudsters, who made a rich living by fleecing the system. But such gangs also 'employed' (for which me might often read coerced) people to work for them as fraudsters. OM acknowledged that 'I was stupid. Stupid people get caught', but contrasted their own experience with:

> these organised people, you know the big criminals, the ones that are just taking and taking and taking, you know, they've got people working for them. I hear about it. I've only just moved into this estate and I hear about it here. You know, the big gangs who just get people to apply for all these benefits and then take them off them. I think the government's scared of them.

Here, benefit fraud quite literally involved work for remuneration. More than this, it involved the employment of people who might ordinarily fall outside any definable work community. Asked what sort of people were recruited OM said people with:

> Learning problems. People who are desperate, people are on drugs. They just do what they're told. They get a bit of money out of it and they do what they're told, they're just inadequate. You know, life's messy ****, isn't it?[61]

For some interviewees the elision of work and fraud was more personal though no less pointed. Some of it was soft work. KP noted how her own story became entwined with that of an unnamed friend who was:

> looking after her mother and her mother could not even get out of bed without help. Then in all of this, what do they call it? Austerity stuff that came in. Her mother lost her eligibility for whatever disability benefit she was on and her daughter lost this caring allowance and we all then came through and we all we all helped you know, because they'd lost all their. They'd lost all their money. And so we all we all pulled together and we helped them in, in with labour and with money. But after that we were all investigated because after all, we should be out looking for a job we shouldn't have these sorts of money hanging around and we all got investigated as well. It's a crap system if good, honest, independent people can be targeted like that. It really tells you something about the welfare state. They run it for the convenience of its staff and for the convenience of politicians.[62]

In this recounting, the work of benefit dependent neighbours to support other people affected by the attacks of the Coalition and then Conservative governments on disability benefits in the 2010s, was constructed as fraud.[63]

A second feature of the data is perhaps more striking and important. Thus, most of our interviewees spoke about the sheer amount of work that was required to perpetuate fraud and avoid detection, particularly in the context of disability fraud. Fraudsters had to be seen wheezing, walking and struggling, wielding sticks, being sick, looking wan, struggling up the stairs with their front doors open, co-ordinating the visits and departures of men or others who might have a legal requirement to support a claimant, parking vans round corners, and holding ones tongue in public and communal contexts such as shops. Interviewee HP talked about 'an old man down the street, Mr ***. He's as fit as a fiddle and carrying coal one day, an crawling around the next.' HP wondered which version of Mr X was the 'real' one but nonetheless saw the confection of disability as in itself work.[64] KR was even more direct. She had recently started a new job as a courier driver, having been accused of fraud four time in the past: 'the fourth time I was reported by a neighbour because I had a new girlfriend come round and they didn't like lesbians, you see? So's they thought, oh, we'll teach these lesbian ******* a thing or two.'[65] Understanding her own fraud accusations as unjust she noted that the fraudulent activities of others (which could easily be detected with a little bit of surveillance) required real effort, including:

> Up north. Loads of people faked disability and we used to see them walking around with their sticks and those sticks never touched the ground. Them weren't being

> watched, you could see them. If you live next them, you could hear them having lots and lots of sex. So much ******* all over the place. You couldn't do that if you had such a bad back, could you?

RK was more humorous but no less pointed. Referring to the arrival of fraud inspectors on their Oxford council estate, RK noted that residents 'had to be inventive about their community.' Prompted for further development of this point, they outlined sending 'the inspectors round all the houses' as itself a job of sustained work:

> They'd say, actually no you need to speak to Mr. Jones in this house. Not this, not the one that you've knocked on the door of. And then they go to to the other house and they'd have rung them up and they'd say, well, which Jones do you want to talk about? Christopher Jones, Christopher Jones or Christopher Jones? Which of them? And by the time the the inspectors had worked out which Christopher Jones they needed to talk to, then was sent round all of the houses they'd run out of time, they'd run out of money. It was so funny.[66]

These and other stories give substance to literary representations of fraud as work. In the BBC's 2020 'Crip Tales: The Real Deal', the central character played by Liz Carr has had her claims for disability benefits turned down while an overweight and leering neighbour seems to have no problem both getting and renewing the same benefit. She watches him through the curtains, rhetorically and imaginatively constructing the nature of his fraud, the public performance of it requiring work on his part. The two characters are brought together when the neighbour need use of a wheelchair to convince the welfare authorities that he really is disabled. An outraged Liz Carr reflects on the injustice of the system, but then accepts the help of her neighbour who trains and coaches her in what to write and how to appear when called for an interview. This was itself work. Carr assuages her guilt by eventually informing on the neighbour, but in the process she has been drawn into a clear occupational community of benefit recipients and fraudsters. Interviewee GC, a welfare inspector at the time of interview, captures some of this complexity very well. They suggested:

> If you take a street of people. And I have to take a street of people if you think about it, given the concentration of benefits. If you take a street of people, there'll be really bad apples. They stink. They're deliberately defrauding the system and people learn from their example. Sometimes they even get badgered or forced into making welfare claims.[67]

The bad apples work hard – literally – either to hide or to give substance to their claims, and corrupt others in the meantime. This is something that finds keen echoes in the past, such as in the case of EF from Pontefract in a report from 1909: 'E.F. Age: 65. Out-Relief. Rent 1/9. Works in the fields irregularly. Applied for out-relief but was refused because of drunkenness … She refused offer for house. Admitted that a neighbour had suggested her applying'.[68] As many of the interviewees suggest, fraud becomes an industry. In so many ways, it *is* work. The potential policy implications of this observation are subtle, and centre on the need to confront the localised performance of the work of fraud,

rather than rely on trawling large datasets for patterning or demanding new powers to investigate bank accounts. This means more fraud detection staff to be sure, but also a new and different layer of localised intelligence in the form of walking and talking inspectors whose activities will increase the scale and intensity of 'work' required to sustain fraud and increase the personal and financial costs of fraud as work.

Conclusion

Doing oral history in the context of benefit fraud is both complex and potentially dangerous. A cursory look at the hundreds of comments that often adhere to newspaper articles or blogs on individual court cases reveals entrenched, polarised, and visceral public attitudes. The deeper and longer set of historical sources that we have tensioned here with the oral history material suggests powerfully that such entrenched attitudes are by no means new. Even so, it is dangerous. One of our interviewees was, as we note, sent a gravestone, while others were subject to low level harassment, even though the interviewers were 'known' in the communities they traversed. The additional consequences of not being seen as 'legit' are well illustrated by the fact that interviewer King was accosted in 2016 outside a building in Leicester where a focus group had just taken place and threatened by a group of three unknown youths. A recent focus on oral history as itself an emotional labour plays out particularly strongly in these contexts.[69]

Fusing oral history and other sources uncovers a complex set of motivations for and experiences of benefit fraud, with remarkable continuities over time and space. Our interviewees, often deliberately speaking indirectly or in the third person, reveal a substantial underbelly of real and assumed fraud, even if they often claimed that such fraud was the result of the complexity and parsimony of the system itself. One particular continuity was the narrative of community; physical, emotional, geographical and occupational. The fraught relationship between work, occupation, and benefits on all sorts of levels loomed large in these interviews. But that fraught relationship was also played out in the context of longer-term historical sources. Our focus has been on the concept of occupational community, where we have traced across our source canvas three important and under-researched aspects of this topic: the place of lost or current work communities in explaining and justifying fraud; the role of prior or anticipated future occupational community in constraining or encouraging fraud; and the concept of benefit fraud *as* itself work. The fact that we can explore these themes in historical sources back to the nineteenth century suggests very keenly that presentist constructions of the meaning of and motivation for fraud are misplaced, and that policy interventions driven by this presentist framework will inevitably fail. Policymakers are trying to solve a problem that has been centuries, not merely decades, in the making.

This focus on occupational community provides a new framework to understand and dissuade fraud, one in which vague and vain hopes (that increased inspection will yield a meaningful cut in benefit fraud levels; or that the public will somehow suddenly reverse an attitude generations in the making and start to systematically report benefit fraudsters) must be consigned to the policy dustbin. Thus, if work and occupational community are simultaneously a mechanism of and justification for fraud, policy responses might include extended and deeper sanctions for employers of cash-in-hand labour, compulsory payrolling, and the targeting of dissuasion campaigns and resources aimed at the sorts of trades that have (as we have shown) usually been implicated in benefit fraud. If new or recaptured occupational community is of itself a way of obviating motivations for fraud, then dissuasion activities would focus on the positive maintenance or creation of occupational community amongst new benefit recipients rather than untargeted job searches of the sort that dominate policy presently. And if fraud can be understood as itself work, then a new (and large) cohort of local walking and talking inspectors would both increase the scale and intensity of 'work' required to sustain fraud and increase the personal and financial costs of fraud as work. None of these initiatives would be cheap and nor would they yield the immediate returns demanded by the political classes that sit behind what passes for current policymaking. But the consistent presence of aspects of occupational community in data of all sorts on benefit fraud both now and in the distant past, suggests the value of investment in a set of measures that would collectively preserve, renew, or create occupational community for benefit recipients.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Notes

[1] Keith Snell, *Sprits of Community: English Senses of Belonging and Loss, 1750-2000* (London: Bloomsbury, 2016), 4–6.

[2] Channel 4, Dispatches, *Inside Britain's $48 Billion Benefits Scandal* (Quicksilver Productions, 2024).

[3] Christopher Adam and Irem Gűçeri, "The State of Welfare and the Future of the Welfare State in Britain," *Oxford Review of Economic Policy* 41 (2025): 2–11, and the papers in this wider special issue. Also Kate Whannel and Brian Wheeler, "Government Wins Vote on Watered-Down Welfare Bill After Concessions," BBC, July 1, 2025. Almost all of the 425 comments on this article pointed to an omnishambles.

[4] Such views come to be particularly anchored in 'community based' documentaries including *Benefits Street* (Love Productions, 2014). Also, Laura Paterson, Laura Coffey – Glover, and David Peplow, "Negotiating Stance Within Discourses of Class: Reactions to Benefits Street," *Discourse and Society* 27 (2016): 195–214.

[5] Robin Page (writing as Robert Odams), "Social Security: A Report from the Inside," *The Spectator*, September 6, 1969, and "The Welfare Rackets: A Reply to My Critics," *The Spectator*, October 25, 1969; collected and expanded in Robin Page, *The Benefits Racket* (London: Temple Smith, 1971).

[6] Of 'malingerers', for example, Page wrote: 'The benefits are so good and the responsibilities so few that certain standard malingerers' diseases develop, such as 'backache' or 'depression', neither of which can be accurately diagnosed'. Of strikers who claimed benefits under the then-existing rules: "A minority of left-wing agitators with axes to grind and nests to feather can and do disrupt our major industries at will" (*The Spectator*,

September 6, 1969, 301). It is surely no coincidence that this populist visionary also pursued a political career, steadily making his way rightwards from the Conservative Party, via the Referendum Party and UKIP, to the UK First Party (*Cambridge Independent*, obituary, May 31, 2023).

[7] Interviewees RK and VC.

[8] https://www.bing.com/videos/riverview/relatedvideo?q=youtube+and+what+is+poverty%3a+1960s+st+annes&mid=4BA542D0CE0523AF748C4BA542D0CE0523AF748C&FORM=VIRE.

[9] George Huish, Assistant Overseer, Southwark, quoted in *Report from His Majesty's Commissioners for Inquiring into the Administration and Practical Operation of the Poor Laws*, Appx. 6 (London: House of Commons, 1834), 25.

[10] Letter from James Young, Chief Constable of Ayrshire, to N.C. Campbell, Sheriff of Ayrshire, 28 January 1870, reproduced in *Report from the Select Committee on Poor Law (Scotland)* (London: House of Commons, 1870), 345; Evidence of Frederick Wright, Relieving Officer of the Leeds Union, to the *Royal Commission on the Poor laws and Relief of Distress*, Appx. IV, (London: Wyman and Sons Ltd, 1909), 189.

[11] Alan Deacon, *In Search of the Scrounger: The Administration of Unemployment Insurance in Britain, 1920-1931* (London: G. Bell and Sons, 1976), passim.

[12] Deacon, *In Search of the Scrounger*, 89.

[13] *South Western Star*, November 11, 1921.

[14] Steven King, *Fraudulent Lives: Imagining Welfare Cheats from the Poor Law to the Present* (Montreal: McGill-Queens university Press, 2024), passim.

[15] See for instance the viral reporting of fraud in Blackpool: Sarah Parkinson, "Council tax fraud claims worth £290k uncovered," BBC, March 5, 2025.

[16] Matt Fraser, "Crip Tales: The Real Deal," BBC, November 5, 2020.

[17] As for instance in the reported case of an exchange between Richard Crossman and Roger Gresham Cook – "Vigilance against social fraud," *The Times*, March 4, 1969 – which focussed on the case of an Irish chef defrauding £40. This case fused questions of contribution, immigration, the ease with which fraud could be practiced and the failures of government to do anything about it.

[18] Interview transcripts for all 24 cases can be found and downloaded at: https://policyfactory.org/. In these transcripts, personal names or offensive material has been signified and masked with placeholders: ****.

[19] See especially Kelly-Anne Groves, "Understanding Benefit Fraud: A Qualitative Analysis," Unpublished PhD, University of Leeds, 2002.

[20] GC, Interview, August 26, 2009.

[21] NN, Interview, September 23, 2002. Dundee City Council conducted annual benefit fraud crackdowns from 2014 until 2020. Many remarkable cases made the national or regional news including: "Dundee Pensioner Jailed for £43,800 Benefit Fraud," BBC, September 11, 2017.

[22] J.W. Cowell, quoted in *Report on the Poor Laws* (1834), 609.

[23] Miss Williams and Mr Jones, report submitted to *Royal Commission on the Poor laws*, Appx. XVII (1909), 65.

[24] PT, Interview16th of March 1995. For context see Adrian Weston, "Benefits Cheats Who Swindled Thousands of Pounds from the System," *Liverpool Echo*, May 30, 2020. Liverpool also boasts one of the rare cases of DWP staff themselves being convicted of fraud: https://www.cps.gov.uk/mersey-cheshire/news/dwp-officer-sentenced-benefits-fraud.

[25] *Boys From the Blackstuff* (BBC, 1982). For wider context see David Monaghan, "Margaret Thatcher, and the Struggle for Working Class Identity," *Journal of Popular Film and Television* 29 (2001): 2–13.

[26] AW, Interview, May 6, 2006.

[27] OM, Interview, September 9, 2009.

[28] W. James, Clerk to the Guardians of Dorking Union, *Royal Commission on the Poor laws*, Appx. XI (1909), 92.

[29] For the full debate: https://hansard.parliament.uk/Commons/1969 – 10 – 20/debates/8b54e374 – eb65 – 441c – af40 – efcf72aff853/SupplementaryBenefits (Payment).

[30] James Lees-Milne, *Through Wood and Dale. Diaries 1975-1978* (London: John Murray, 1998), 130.

[31] VC, Interview, January 17, 1989.

[32] Ibid.

[33] See: https://www.rushmoor.gov.uk/housing-benefits-and-support/benefit-and-housing-fraud/the-most-common-types-of-fraud/.

[34] *Sunderland Daily Echo*, April 6, 1937; *Hull Daily Mail*, January 27, 1915.

[35] See Colin Williams and James Windebank, *Informal Employment in Advanced Economies: Implications for Work and Welfare* (London: Routledge, 1998), Chapter four.
[36] LU, Interview, February 19, 2000.
[37] Ibid.
[38] RK, Interview, January 12, 1994. Building sites as a magnet for benefit fraudsters is a motif for the 2020s. See, for instance, the case of William Marshall of Stoke on Trent, who was filmed working on a site while claiming disability allowances and subsequently prosecuted: https://www.youtube.com/watch?v=FPoyuozenQc.
[39] On this logic, expressed in a limited way in the 1920s, see *n.*13, above; on the issue of the differential treatment of ethnic minorities and immigrants, see Odams [Page], *The Spectator*, September 6, 1969.
[40] These 541 fraud cases were identified using the British Library's online portal, *The British Newspaper Archive* (https://www.britishnewspaperarchive.co.uk/). The search term employed was 'relief by fraud', which, in the first four decades of the nineteenth century, was the form of words most often used to headline or describe welfare fraud.
[41] *Merthyr Express*, October 23, 1926.
[42] *Sheffield Daily Telegraph*, July 29, 1926.
[43] This 1972 BBC Documentary was an early 'fly-on-the-wall' feature. See: https://www.bbc.co.uk/programmes/p055vzj1
[44] GC Interview, August 28, 2009.
[45] Netflix, *The Crown*, Series 4. It must again be noted that this sense of the brazenness of the working fraudster has a very long pedigree. In 1910, for example, a Patrick Reddington, 'an elderly man' living in Bolton was cautioned (in consideration of his age) for claiming out-relief whilst working. 'On a particular date', it was reported, 'he turned up at the relief office, drew is relief money, and went straight back to work'. *Farnworth Chronicle*, October 22, 1910.
[46] TY, Interview, August 15, 1994.
[47] AW, Interview, May 6, 2006.
[48] "Campaign Targets Benefit Cheats," BBC, October 30, 2006.
[49] RR, Interview, March 14, 2009.
[50] Entertainment One, *I, Daniel Blake* (2016). See also Jacqueline Gibbs and Aura Lehtonen, "I, Daniel Blake (2016): Vulnerability, Care and Citizenship in Austerity Politics,' *Feminist Review* 122 (2019): 49–63. For an equally visceral reflection on the disconnect between benefits and accumulated contribution in the 1880s see Richard Jeffries, *Hodge and His Masters* (Stroud: Alan Sutton, 1992), chapter 28.
[51] AW, Interview, May 6, 2006.
[52] *Royal Commission on the Poor laws*, Appx. XVII (1909), "Papers Handed in by Mr Herbert," 359.
[53] MK, Interview, June 29, 2001.
[54] For wider context to this view, see Anne Daguerre and David Etherington, *Workfare in 21st Century Britain: The Erosion of Rights to Social Assistance* (Middlesex: Middlesex University Press, 2014).
[55] KN, Interview one, September 4, 1997.
[56] KN, Interview two, March 15, 1999.
[57] Emma Heron and Peter Dwyer, "Doing the Right Thing: Labour's Attempt to Forge a New Welfare Deal Between the Individual and the State," *Social Policy and Administration* 33 (1999): 91–104.
[58] King, *Fraudulent Lives*, 41–58.
[59] OM, Interview, September 9, 2009.
[60] Martin Tunley, "Need, Greed or Opportunity? An Examination of Who Commits Benefit Fraud and Why They Do It," *Security Journal* 24 (2011): 302–19.
[61] OM, Interview, September 9, 2009.
[62] KP, Interview, September 26, 2016. This was technically a second interview, since KP had withdrawn their consent for use of a first interview after becoming concerned they might be identifiable. The second interview was instigated by KP themself.
[63] For context see Ruth Patrick, "All in it Together? Disabled People, the Coalition and Welfare to Work," *Journal of Poverty and Social Justice* 20 (2012): 307–10.
[64] HP, Interview, March 23, 2004.
[65] KR, Interview, August 23, 2008.
[66] RK, Interview, December 20, 2016. This was the second of two interviews separated by two decades.
[67] GC, Interview, July 6, 2002.
[68] *Royal Commission on the Poor* laws, Appx. XVII (1909), 485.

[69] Verusca Calabria, Jenny Harding and Louise Meiklejohn, "Oral History in UK Doctoral Research: Extent of Use and Researcher Preparedness for Emotionally Demanding Work," *Oral History Review* 50 (2023): 82–102.

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