

REPORT B

GfK. Growth from Knowledge



Targeting Benefit Fraud Campaign
Tracking Research

A research report for the **Department for Work and Pensions**

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1. Executive Summary

1.1. Background and Introduction

DWP's Targeting Benefit Fraud campaign was re-launched in October 2006, and GfK NOP ran pre and post quantitative research (in October 2006 and February 2007) in addition to qualitative research to evaluate the new campaign.

Following this initial launch phase, there was a gap of six months with little activity when the campaign strategies were re-visited to focus more on increasing the fear of getting caught, including the perceived threat and consequences of being caught. New creative executions were developed to specifically target those who were 'on the cusp' of committing benefit fraud. The revised media strategy included national TV and press (newspapers and magazines) as well as additional localised activity focussed on the 50 LADs which had the highest proportion of claimants per capita. The overall spend of the subsequent campaign 'bursts' was considerably lower than during the launch phase.

Three bursts of advertising took place between July 2007 and March 2008 with all advertising supported by ongoing PR and media relations activity.

1.2. Research objectives

Research was commissioned to track the revised campaign and provide further insight into the lives of those 'on the cusp' of committing benefit fraud and how the campaign can challenge behaviour and attitudes. The specific research objectives were to:

- Awareness of publicity including key messages
- Attitudes to fraudulent activity
- Perceptions of risk of getting caught
- Awareness of the penalties and consequences of getting caught
- Awareness of what constitutes fraud, and what action should be taken to ensure that claimants keep their claim honest

- Generate understanding of the attitudes, behaviour and circumstances of people 'on the cusp'
- Explore how behavioural and attitudinal change might be achieved
- Evaluate the performance of the existing campaign materials
- Investigate the types of messages, images and communication channels that are likely to have the most impact

In order to meet these objectives a combined quantitative and qualitative research approach was utilised.

1.3. Research methods

The quantitative research targeted two key target audiences: benefit claimants and members of the general public in Britain. The general public were interviewed through GfK NOP's Random Location Omnibus, and each wave delivered c1900 interviews using this method. Benefit claimants were interviewed as an ad hoc survey. Each wave consisted of a sample of 750 benefit claimants nationally. The sample of benefit claimants included only those who were claiming at least one of the following: Income Support, Job Seeker's Allowance, Housing Benefit or Council Tax Benefit.

All interviews were conducted face to face in respondents' homes using multi-media computer assisted personal interviewing (CAPI).

Fieldwork dates were as follows:

- Baseline: 6th – 29th October 2006
- Wave 2: 5th – 19th February 2007
- Wave 3: 9th – 29th August 2007
- Wave 4: 29th November – 19th December 2007
- Wave 5: 4th – 25th February 2008

Data were analysed to maximise opportunities for examining differences between key sub-groups. Respondents were classified into three sample groups as follows:

1. A general public sample, which included all respondents interviewed as part of the Omnibus. This included both claimants and non-claimants.
2. A national sample of claimants, including all claimants interviewed across the two surveys (Omnibus and national claimant boost).

3. A sample of claimants in the local areas covered by the additional media treatment, which included all claimants interviewed within those areas across either of the two surveys.

A summary of the interviews completed is shown below.

Table 1. Number of interviews completed

Sample group	Baseline	Wave 2	Wave 3	Wave 4	Wave 5
General public	1998	1889	1937	1916	1928
Key benefit claimants living in England (national claimants)	1412	1439	1028	1058	1070
Key benefit claimants living in 50 targeted LADs	881	904	458	482	488

For the qualitative research, a multilayered methodology was used: an individual ethnographic case study interview, followed by completion of an ethno-task, and participation in a group discussion. The qualitative sample was designed with the three key 'on the cusp' segments in mind: younger single men, older single men and women including lone parents and included four key claimant groups:

- **Claimant group 1:** Women aged 18 – 44, with children
- **Claimant group 2:** Men aged 18 – 24, without children in their care
- **Claimant group 3:** Men aged 35+, without children in their care
- **Claimant group 4:** Women aged 25-44, with children.

1.4. Overview of respondents interviewed

The general public sample was designed to be representative of the general public aged 18-65 in Britain. The unweighted and weighted sample profiles for waves 3-5 are shown in Appendix B. The profiles indicate that the samples interviewed at the last three waves were very similar and match the weighted percentages very closely.

The sample profiles for the national claimant and local area claimant samples were similar over the three waves, indicating a high degree of consistency over time. Among both claimant samples the unweighted and weighted profiles matched closely (shown in Appendix B).

As you might expect, there were some clear differences in demographics between the three sample groups. The general public sample was more likely to be social grades ABC1C2, whilst the claimant samples were more likely to be female and aged between 18-34. The claimant samples were also more ethnically diverse than the general public sample.

Whilst all respondents in the claimant sample were claiming one of the four key benefits, only a fifth of the general public sample were claiming these benefits and four-fifths were not claiming any benefits.

1.5. Setting the scene: about the lives of claimants

A particular target for the revised 'Targeting Benefit Fraud' campaign were those 'on the cusp' of committing benefit fraud. Previous analysis identified three segments that made up almost nine in ten of those deemed to be 'on the cusp'. These segments were:

- Older men, aged over 34 with no children
- Young men aged 15-24 with no children
- Women aged 18-44 with children in their household

Claimants in the 'men aged 35+ with no children' on-the-cusp segment were particularly likely to be claiming Incapacity Benefit or Disability Living Allowance. They were also more likely to be white and divorced and more likely to say they were not able to work compared with national claimants. The qualitative case study found that these men found it harder to get jobs

(particularly if they were aged 50+) and were frustrated with the system which they felt discouraged people from coming off benefits.

In contrast, those in the 'women aged 18-44 with children' on-the-cusp segment were more likely to be claiming Income Support, Housing Benefit or Child Tax Credits compared with other types of claimants. They were typically lone parents and they were less likely to be seeking work. The qualitative case study indicated that women in this segment found it difficult to find work which would allow them to afford childcare. The campaign is having a strong impact and acting as deterrent due to the fear of the consequences of committing benefit fraud.

At wave 4, a new segment was identified of claimants 'in more fraudulent environments' who said all or most of their friends and family were claiming benefits and they felt that many claimants were claiming more money than they are entitled to. Although sample sizes are small, there are trends in the data which indicated these claimants are more likely than claimants nationally to be young, white and female lone parents who are claiming Income Support. This group made up approximately 8% of the national claimant sample at each wave.

1.6. Campaign reach and communication

Spontaneous awareness has declined since wave 2, which was straight after the campaign launch phase. However, there have been lower levels of spend since the initial launch, and at later waves it appears that the campaign has built on the success of the launch, as levels of awareness and recognition are fairly high in comparison with spend. Total awareness has remained high (7 in 10 respondents at wave 5), apart from a dip at wave 4, which we feel was because of the timing of fieldwork in the run up to Christmas. The main source of awareness continued to be TV ads, followed by poster, newspapers and radio ads.

The qualitative research showed there was strong awareness of the campaign amongst the 'on the cusp' participants. Strongest awareness existed for the TV ads, although some also mentioned the posters and radio ads.

It was clear that participants in the qualitative research, particularly women, were also prolific and interested readers of non-campaign magazine articles

and news features about people being caught committing large-scale or long-term fraud.

Proven recall has remained strong across all five waves with almost half of claimants recognising something that can be attributed to the campaign. Respondents were most likely to recall the 'No ifs no buts' slogan or the taped interview under caution.

The main message coming through from the campaign was not to claim if you were not entitled to and the risk of getting caught. There was hostility towards the campaign and its message amongst participants in the qualitative research, due to the perception that the government should target larger scale fraudsters. This may have had the effect that some people 'switch off' from the ads to avoid being antagonised by the message.

Recognition of advertising remains very high with the same patterns in terms of those most likely to recognise the ads (men, older and BME respondents were least likely). Four-fifths of claimants recognise the TV ads although there has been a significant decline in the proportion recognising the 'Café' ad compared with the 'Shop' ad. This latter finding reflects changes in the advertising rotation, with the introduction of 10 second ads featuring the character in the 'Shop' ad.

Recognition of poster ads dipped at wave 4 and was climbing back to wave 3 levels by wave 5 (around a third of claimants recognised them). There has been a decline in the proportions recognising women's press ads since wave 3, which can be attributed to much lower spend.

Radio ads launched very strongly at wave 3 with half of claimants recognising them and this increased by a further 6% at wave 4. The refreshed ads at wave 5 fared less well with only two-fifths of local area claimants recognising them, although these differences could be related to lower spend in the run up to wave 5.

In terms of PR, the 'Love Cheats' was the most successful (12% recognised at wave 3) with ads running over a long period of time but with a relatively low spend. The 'Horror Stories' and scratch cards ran for a shorter time and were more expensive but recognition was much lower. This suggests that sustained PR activity at a low level over a longer time period may be more

effective than shorter more expensive activity, although the timing of the research could have impacted on these figures.

The findings show the campaign has been successful in targeting claimants in local areas with higher levels of awareness in targeted LADS for radio and poster ads.

1.7. Perceived messages of the campaign

The top three **spontaneous** messages from the campaign were 'benefit fraud is a crime', 'if you commit benefit fraud you will get caught' and 'don't claim when you are not entitled to' which have remained key take outs since wave 2.

At all waves, the general public were more likely than claimants to **spontaneously** pick up on messages relating to punishments ('you might get prosecuted') and how wrong it is ('benefit fraud is a form of theft' and 'there are no excuses'). Claimants were more likely than the general public to say that the campaign told them 'don't claim when you are not entitled to'.

There was an increase in the proportion of respondents **spontaneously** a number of messages related to risk and consequences with the introduction of the new ads in the run up to wave 3: the proportion mentioning the ads told them 'you might get a criminal record' increased between waves 2 and 3, which has remained at the same level since then and 'if you commit benefit fraud you will get caught' is being communicated particularly well among those recognising any ad or with proven recall of the campaign, which demonstrates how strongly this is being conveyed by the campaign.

The risk messages were also coming through strongly at the **prompted** level, with a significant increase at wave 3 and remaining at the same level since. Those recalling the campaign and recognising any ad were again more likely to pick up on these messages. Messages related to reporting changes in circumstances and a government 'crackdown' have fallen since wave 3 suggesting that these have become secondary messages.

It is encouraging that the proportion of local area claimants saying the campaign "won't stop people from committing benefit fraud" has declined since wave 3. However, this figure still stands at six in ten, indicating that

there is still a large group of claimants who think the campaign will have little impact on fraudsters' behaviour.

Attitudes relating to whether the ads are irritating or they are everywhere and respondents were bored of seeing them have seen no significant changes, which indicates there is little evidence of campaign wear-out.

The qualitative research reflects the quantitative findings, in that the message that 'benefit fraud is a crime' was most often identified as the key message from the campaign. The 'no if's no buts' slogan communicated this most strongly, providing viewers with a clear 'no excuses' message. There was a sense of threat communicated by the campaign, through the image of the character being interviewed under caution, and the tone of the final voiceover.

1.8. Perceptions of benefit fraud

In terms of how wrong benefit fraud was perceived to be in comparison with other criminal activities; it has remained static since the baseline. However, the mean 'wrongness' rating for committing benefit fraud has fluctuated from wave to wave, with a sharp decline at wave 4 (meaning it had become more acceptable at that time). We believe this relates to the timing of the research which was carried out just before Christmas.

There is evidence that the campaign is affecting the 'downstream' attitudinal measures about how wrong benefit fraud is perceived to be. Claimants spontaneously recalling the campaign or able to describe it accurately were more likely to agree that benefit fraud is no different to stealing and that people should feel guilty and were less likely to agree that benefit fraud is the only way some people can get enough money to live on.

However, there is still a core group of claimants who believe committing benefit fraud is the only way some people can get enough money to live on and this is backed up by the qualitative research. Participants drew a strong distinction between fraud perpetrated by people in genuine financial need, and those who commit fraud because of greed. Where 'greed fraud' is condemned, fraud perpetrated because of genuine need is seen as excusable or even as acceptable.

The qualitative findings suggest that attitudes to fraud are strongly bound up with feelings about being on benefits in general, and attitudes towards the

benefits system. A sense of being caught in a trap of claiming benefits, with few options for improving their financial situation, as well as resentment towards a system which they perceive does not treat them with respect, means many claimants can excuse benefit fraud amongst those in financial need.

Those in more fraudulent environments were more likely to agree that committing fraud is the only way for some people to get enough money to live on but also that people should feel guilty about committing fraud. This rather inconsistent view can be backed up by the qualitative research which suggests that although claimants feel benefit fraud is reprehensible, they feel the system gives them no choice as it does not meet their financial needs.

1.9. Awareness of what constitutes benefit fraud

The most commonly cited changes in circumstances that should be reported were starting a new job, income from casual work and a partner moving in, which have remained the top three mentions over time. Over the course of the campaign there have been significant increases in the proportions of claimants aware of the need to report changes in circumstances, with a peak at wave 3.

It is not surprising that those most engaged with the campaign (spontaneously aware or with proven recall) were the most aware of the need to inform JCP/ the local authority about changes in circumstances. The same trend existed among those recognising the actual campaign materials although differences were less marked. The greatest differences were for partner moving in and income from casual work which is not surprising given these are both covered in the campaign.

In the qualitative research, cash in hand work and living with a partner were the most frequently mentioned types of benefit fraud. There was some evidence that younger people do not have a good understanding of the precise rules for claiming benefits.

There have not been any significant changes in the methods cited by claimants to report changes in circumstances, which is not surprising as the campaign does not include how changes should be reported.

1.10. Risk of getting caught committing benefit fraud

Amongst other aims, the campaign was designed to increase fear and awareness of the likelihood of being caught of benefit fraud.

Over time, there has been a decline in the proportion of claimants agreeing that it is easy or very easy to get away with benefit fraud. The largest shift was among national claimants (from 41% at baseline up to 31% at W5) and among local area claimants (from 40% at baseline up to 28% at W5). Throughout, members of the general public were more likely than claimants to agree that benefit fraud is easy to get away with (46%, compared with around three in ten claimants at wave 5).

Among national claimants, those aged 55+ were more likely than their younger counterparts to think benefit fraud is easy to get away with, as did claimants who did not have any children in the household but, having said this, it was amongst the very same groups that the downward trend across the last three waves was more pronounced suggesting the campaign is having some success in delivering the risk message to those with the most entrenched attitudes.

Claimants in targeted local areas were typically less likely to think that benefit fraud is easy to get away with compared with claimants who were not living in these areas (28% of claimants in targeted local areas considered it easy to claim fraudulently at wave 5, compared with 34% of claimants outside of these areas). This again suggests that the additional advertising taking place in these areas has been successful in influencing attitudes towards risk.

Claimants in more 'fraudulent environments', were far more likely to state that benefit fraud is easy to get away with. At wave 5, two-thirds (66%) of claimants in more fraudulent environments stated that it was easy to get away with benefit fraud compared with 29% outside such environments.

Perceptions that benefit fraud is more difficult to get away with than it used to be have not changed significantly over time, although there has been a significant decline in the proportions agreeing that the chances of getting caught abusing the benefits system are slim: this has declined from 39% of national claimants at the baseline to 32% by wave 5. Similar trends were observed amongst other sample groups.

There was evidence in the qualitative research that the campaign was effective in creating the sense that benefit fraud is risky amongst those 'on the cusp'. In particular, the messages surrounding technology and surveillance communicate a sense that there is a government clamp-down on fraud. The campaign reinforces and builds upon messages present in other campaigns, such as the TV licensing ads, that the authorities are able to use advanced technology to track down defaulters.

The qualitative research also found, however, that the risk messages have varying credibility depending on the individual's level of knowledge of fraud gathered from their local community. The most credible information about the risks involved in fraud comes from anecdotal knowledge about people getting away with it or otherwise in their local community.

1.11. Consequences of getting caught committing benefit fraud

Apart from increasing the fear of getting caught, the campaign aimed to convey messages about the consequences.

Two statements specifically relating to **consequences** have been tracked over time:

- "If people get caught, the penalties are not that bad"
- "The Government is committed to punishing those who abuse the benefit system"

In relation to "If people get caught, the penalties are not that bad", at the baseline, around half of the general public (48%) and two fifths (41%) of claimants agreed to some extent with this statement, and around a fifth agreed strongly. Although there has been some fluctuation over time, the overwhelming trend between the baseline and Wave 5 has been positive, as levels of agreement have fallen significantly to 42% among the general public and to 32% among national claimants and 31% among local claimants.

The data suggest more positive findings in relation to the statement "The Government is committed to punishing those who abuse the benefit system". The long term the trend has been towards higher agreement with this statement, with the increase most evident among claimants (59% of national claimants agreed with this statement at the baseline with the level rising to

66% at Wave 5 and 57% of the targeted area claimants agreeing at the baseline rising to 68% at Wave 5)

- In order to further explore perceptions of punishments for benefit fraud, the survey asked, unprompted what the punishment is most likely to be for this crime. The relative pattern of responses has remained largely the same over time, and at wave 5 around two fifths of claimants thought that fraudsters would have to pay back overpaid benefits, and three in ten that fraudsters would attract a fine.

Respondents were asked to estimate the proportion of fraudsters who would receive various levels of punishment. Positively, amongst claimants there have been increases over time in the proportions of fraudsters who are thought to be taken to court and convicted, and these changes are greater amongst claimants in the targeted local areas. Similarly, respondents who have been exposed to the campaign tend to think that more fraudsters are taken to court and convicted. There have been no changes in perception over time amongst the general public, who tend to think that fewer fraudsters are punished compared with claimants.

The qualitative research showed a low level of awareness of the specific consequences of fraud. In the context of a good awareness of the campaign, it could be interpreted that people are attending to consequence messages less well than other campaign messages. Those who are unaware of the actual consequences of fraud are likely to assume that they are very severe. Those with the least personal knowledge or exposure to fraudulent activity in their community assume that a prison sentence would apply. This was particularly feared by women, who were afraid of being separated from their children.

At the prompted level, there was a mixed response to the idea of an interview under caution or a criminal record as a consequence of fraud. Those with the least experience of fraud or of criminality in general tended to find these punishments very worrying, where others who had previously been in trouble with the law found them less concerning. Financial penalties were feared by all, and the social stigma associated with being caught was in itself a deterrent for women.

1.12. Prevention and change

The qualitative research suggested that attitudinal change would be difficult to effect, as benefit fraud for reasons of genuine financial need was widely accepted or at least excused.

Although most felt that there was a need for a strong deterrent message to be present in the campaign to emphasise that benefit fraud is a crime, many thought that this could be complemented by a more positive, empowering message. Including messages of empowerment would help counteract the perception that the benefits system is simply punitive and encourage people to make contact for help, information and guidance.

Practical suggestions were also made to help counteract the 'poverty trap' that many feel drives people to commit fraud. A frequently made suggestion was to lengthen the cushion period after which people lose their housing benefit and council tax benefit when beginning to work.

The suggestion was also made that the campaign could be made more impactful by depicting the 'final consequences' of committing fraud and being caught, on an individual's living circumstances and family environment. Also, that the campaign should depict real life instances of fraud, showing the consequences of fraud for a real person.

1.13. Conclusions and recommendations

Overall, the campaign has reached a high proportion of claimants and those who may be 'on the cusp', and high levels of proven recall indicate that the campaign messages have been taken in by a large proportion of the target audience.

There have been some very encouraging changes in attitudes and perceptions over time: many of which can be directly attributable to the campaign. Specifically, the campaign appears to have heightened feelings of risk associated with benefit fraud, as claimants and members of the general public think it is harder to get away with, and are less likely to think that the chances of getting caught are slim. In addition, after the campaign, claimants are more likely to think that fraudsters will be punished.

There is also some evidence of wider attitudinal change, with increased perceptions that benefit fraud is wrong and that fraudsters should feel guilty about it.

There is much evidence that the campaign has affected these changes, as those aware of and recognising the ads are more likely to answer positively. The introduction of the new radio and poster ads just before wave 3, in particular appear to have affected some of these changes related to perceptions of risk. The additional activity in the local areas has led to higher levels of awareness and recognition of radio and posters among local area claimants compared with national claimants but there is no evidence at the moment that messages around risk have been more strongly conveyed as a result. For example, local area claimants were no less likely than national claimants to agree that the chances of getting caught are slim or to think that benefit fraud is easy to get away with.

Although there have been (and are likely to continue to be) fluctuations in perceptions from wave to wave, we feel that the longer term trends are all strong and in the right direction.

A key finding of the qualitative research amongst those 'on the cusp' was that although the campaign clearly has the effect of increasing anxiety about fraud, and reinforcing the perception of a clamp-down, that the most compelling messages about fraud come from within people's own communities. When discussing how risky fraud is, it was clear that anecdotal information transferred through community networks by word-of-mouth are most powerful in shaping perceptions. For participants who have access to such networks, an awareness that known individuals are 'getting away with it' can reduce the credibility of campaign messages.

The local community is clearly a powerful, credible and important mechanism for delivery of information about benefits, opportunities for cash-in-hand work and anecdotal information about fraud. This is not least the case for those living in communities where fraud is the norm, a sub-group identified in the quantitative research. The power of anecdotal information is also clear, however, for those who are 'less experienced' in terms of their own or family and community experience of fraud.

In this context, it is clear to understand why some participants suggested that the campaign should include examples of real life fraud, depicting a situation where someone has been caught and is expressing regret about their actions. This links to the view that the campaign should include information about the 'final consequences' of fraud, showing what can happen to a person's living circumstances and relationships if they are caught.

This also links to participants interest in real life stories about fraud as evidenced by participants detailed recall and animated discussion of newspaper and magazine articles and TV programmes featuring 'stories' about real life fraud. However, care should be taken not to depict instances of larger scale or highly lucrative 'greed fraud', from which the viewer can instantly distance themselves or excuse their own smaller scale fraud.

The qualitative research also found that knowledge and information about the precise rules of claiming appeared patchy and unclear, particularly for younger people. Knowledge about the benefits system comes from parents, other family or the local community. The younger participants in the qualitative research tended to avoid contact with the benefits office unless absolutely necessary. Negative service experiences in the JobCentre Plus lead to the perception of an uncaring benefits system and failed to encourage engagement with the services in general. This appeared to result in very patchy awareness of initiatives and programmes from which young people could benefit.

The potential benefits of awareness of such initiatives and programmes for young people were, however, clearly evident in the qualitative research. There was a difference in attitudes between younger people who were aware of these opportunities, and those who were not. Those who were engaged in, for example, return to work programmes, were more positive about working and less likely to feel trapped in their situation of claiming benefits. They were also less likely to say that fraud was the only way of improving their financial situation.

For those who were less knowledgeable about alternatives, and who felt 'trapped' in a situation of claiming benefits, the drivers to commit fraud were stronger. For this reason, many in the qualitative research called for messages of empowerment and enablement to sit alongside the more punitive

messages. This would help encourage those considering fraud to seek alternatives to improve their situation. It would also help to counteract the perception of an 'uncaring' benefits system, often cited as an excuse for fraud. A more positive message could also encourage those who felt that they may be making an error in their claim to seek guidance more quickly.

2. Introduction, Background and Methodology

2.1. About the campaign

Each year, the Department for Work and Pensions (DWP) pays over £100 billion through its benefits system. It is estimated that about £1.7 billion of that sum is paid in error, either because of fraudulent claims (£0.9 billion) or due to mistakes made by customers. The Department now has a target under a Public Service Agreement to reduce these overpayments on Income Support and Job Seeker's Allowance by 15% in 2010 and by 25% in 2008 in respect of Housing Benefit claimed by people of working age.

The problems caused by fraud and error are not new and DWP has run a Targeting Benefit Fraud campaign for around eight years. The campaign was re-launched in October 2006, and GfK NOP ran pre and post quantitative research (in October 2006 and February 2007) in addition to qualitative research to evaluate the new campaign and assess its strengths and weaknesses compared with the previous campaign. The campaign at that time included a mix of media, including national TV and magazine activity, and localised initiatives and PR work.

Following on from the initial launch phase (October 2006 and February 2007), there was a gap of six months with little activity when the campaign strategies were re-visited to focus more on increasing the fear of getting caught, including the perceived threat and consequences of being caught. New creative executions were developed which focused specifically on measures being taken in local areas to catch benefit thieves, and the media strategy aimed to target those who were 'on the cusp' of committing benefit fraud using situations which were relevant and recognisable in their own lives and which spoke in their language. These new executions were supported by PR activity which illustrated the increased level of threat by delivering real life and local examples of people who have been convicted of benefit fraud. The overall spend of the subsequent campaign 'bursts' was considerably lower

than during the launch phase which has had an impact on the research findings.

As before, a particular target for the revised 'Targeting Benefit Thieves' campaign was those who were 'on the cusp' of committing fraudulent behaviour, with particular emphasis on three segments that make up almost nine in ten of this group. These are as follows:

- Women aged 18-44 with children in their household
- Young men aged 15-24 with no children
- Older men, aged over 34 with no children

A fourth category was introduced for analysis purposes which was claimants who lived in more fraudulent environments. These claimants said that all or most of the friends and family were claiming benefits and they thought that most or many claimants were claiming more money than they are entitled to. This group make up approximately 8% of the national claimant sample at each wave.

The revised media strategy once again included national TV and press (newspapers and magazines) as well as additional localised activity including door drops to all households in the selected Local Authority Districts (LADs), broadcast editorial, outdoor, local radio, local press and local pub TV. This local activity was focussed on the 50 LADs which had the highest proportion of claimants per capita. These account for 39% of JSA or IS claimants (source: Claimant Count November 2006) and 26% of the British Population (source: ONS Mid-year population estimates). The 50 areas are shown in Table 2.

Table 2. LADS targeted for additional activity

Birmingham	Sandwell
Glasgow City	Sunderland
Liverpool	Cardiff
Manchester	Croydon
Leeds	Kirklees
Sheffield	Ealing
Bradford	Greenwich
Lambeth	Coventry
Southwark	Camden
Hackney	South Lanarkshire
Newham	Waltham Forest
Bristol	Barnet
Nottingham	Walsall
North Lanarkshire	Stoke-on-Trent

City of Edinburgh Haringey Hull Leicester Tower Hamlets Wirral Lewisham Brent Enfield Fife Islington	Doncaster Salford Brighton and Hove Wolverhampton Wakefield Knowsley Sefton Newcastle under Lyme Rhondda, Cynon, Taff Bolton Wigan
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Three bursts of advertising took place between July 2007 and March 2008 with all advertising supported by ongoing PR and media relations activity.:

- Bursts of national broadcast TV advertising in July and October 2007 and January 2008
- National advertising in women's magazines from July - August 2007 and from November 2007 - March 2008, rotating advertising across 8 different titles
- Outdoors in bursts across the 50 LADs, either running consecutively with the broadcast TV, or slightly afterwards
- Three local radio ads (on equal rotation) ran between July and December 2007 in the 50 LADs to coincide with each of the TV bursts; Three new radio ads were introduced in January 2008 which continued to run until March 2008
- Local press across the 50 LADs, in bursts running consecutively with the national TV, or just afterwards
- PR activity to run in bursts to coincide with the campaign bursts (PR activity over this period included 'Love Cheats' editorial in women's weeklies, 'Horror stories' in the local press and scratch cards in a national TV magazine).

The full media schedule is shown in Appendix B of the report.

2.2. Quantitative Research

2.2.1. Research Objectives

The DWP commissioned the new programme of survey and qualitative research in July 2007 to continue to track the effectiveness of the 'Targeting

Benefit Thieves' campaign, and in particular to look at the effects of the recent campaign revisions. The aim of the research was to track awareness and opinion over time, continuing from the first two waves of research conducted by GfK NOP. The specific research objectives were to measure:

- **Awareness of publicity:** looking at spontaneous measures, as well as recognition of campaign materials. The latter was key, as measurement of recognition of materials in real format and in situ enables us to gain the most inclusive and accurate measures of exposure to the campaign.
- **Awareness of key messages from the advertising:** what top of mind messages were taken out? What other messages could be identified when prompted? To what extent were these messages seen as clear, credible, relevant and motivating? In particular, how well was the 'risk' message conveyed?
- **Attitudes to fraudulent activity:** to what extent were those who fraudulently claim benefit seen as engaging in criminal activity?
- **Level of tolerance/acceptance of fraud:** looking at perceptions of benefit fraud in the context of other fraudulent activity, to further track whether it becomes seen as 'more wrong' as the campaign develops.
- **Perceptions of getting caught:** what proportion of 'Benefit Thieves' were thought to be caught, and what were the penalties imposed? To what extent was it felt to be worth 'taking a chance'?
- **Awareness of the penalties and consequences of getting caught:** what did respondents think were the penalties of benefit fraud? How were they seen in terms of balancing the risk against the possible rewards?
- **Awareness of what constitutes fraud, and what action should be taken to ensure that claimants keep their claim honest:** The campaign educates claimants about certain changes of circumstances that need to be declared to DWP because they impact on claims, but do claimants know when and how such changes of circumstances should be declared?

In order to meet these objectives and combined quantitative and qualitative approach was utilised. The quantitative research provides robust data of

changes over time in key measures such as campaign and advertising awareness in addition to how much attitudes have shifted as a result of the campaign. The qualitative research explores in depth the issues that could not be sufficiently covered via quantitative research, focusing particularly on the reasons why people commit benefit fraud and how the campaign can challenge such behaviour and attitudes. In particular, the qualitative research focusses on the lives of those 'on the cusp' of committing benefit fraud, to understand their life circumstances and experiences that underlie behaviour.

2.2.2. Quantitative research methods

Two key target audiences were identified for the research: benefit claimants and members of the general public in Britain. For the purposes of the research, it was decided to focus on claimants of key benefits: Income Support, Job Seeker's Allowance, Housing Benefit and/or Council Tax Benefit, and the interviewed sample of claimants only included those who claimed at least one of these benefits. The study was required to deliver a representative national sample of key benefit claimants, as well as boost samples within the local areas receiving additional advertising.

For reasons of economy and efficiency, it was decided that the general public sample should be interviewed through GfK NOP's Random Location Omnibus.

The interviewed sample at each wave was therefore structured as follows:

4. One week's Omnibus interviewing with members of the general public in Great Britain (c. 1900 interviews)
5. A boost sample of 750 benefit claimants nationally, with the sample drawn from a nationally representative sampling frame within which approximately 480 are based within the 50 LADs

All interviews were conducted face to face in respondents' homes using multi-media computer assisted personal interviewing (CAPI). This enabled us to show respondents videos of TV ads on screen to gain more accurate measures of campaign recognition.

The sample for the surveys was drawn using random location sampling methods. This is a tightly controlled form of quota sampling. Within the

claimant samples, interviewing was focussed on the 25% least affluent areas in Britain (as defined using the Indices of Multiple Deprivation). Further technical details of this method are appended (Appendix B).

Data were analysed to maximise opportunities for examining differences between key sub-groups. Respondents were classified into three sample groups and weighted as follows:

6. A general public sample, which included all respondents interviewed as part of the Omnibus. This included both claimants and non-claimants. Standard Omnibus weights were applied by age, gender, social grade, working status, household size and region
7. A national sample of claimants, including all claimants interviewed across the two surveys (Omnibus and national claimant boost). Weights were applied by age and gender of respondent, with weights based on the profile of claimants taken from the Omnibus survey¹ Regional profiles (based on Government Office Region) were checked to ensure they were in line with the profile of claimants from the Omnibus survey and similar at each wave.
8. A sample of claimants in the local areas covered by the additional media treatment, which included all claimants interviewed within those areas across either of the two surveys. Age and gender weights were also applied to bring the sample profile into line with the age and gender profile of claimants in those areas.

¹ The claimant count only allows us to identify claimants of IS or JSA, but does not include claimants of Housing Benefit and/or Council Tax Benefit. While take-up does not vary significantly by region, the profile of IS/JSA claimants differs from the profile of HB/CTB claimants, and the only source of combined figures to enable us to profile claimants of IS, JSA, HB and/or CTB was to use the profile taken from the omnibus. While this is based on a relatively small sample size (c. 400 respondents), the same weighting profile was used at both waves, and the profiled samples were very similar.

Table 3 shows the number of interviews included within each sample group at each of the five waves since the campaign was re-launched.

Fieldwork dates were as follows:

- Baseline: 6th – 29th October 2006
- Wave 2: 5th – 19th February 2007
- Wave 3: 9th – 29th August 2007
- Wave 4: 29th November – 19th December 2007
- Wave 5: 4th – 25th February 2008

Table 3. Number of interviews completed

Sample group	Baseline	Wave 2	Wave 3	Wave 4	Wave 5
General public	1998	1889	1937	1916	1928
Key benefit claimants living in England (national claimants)	1412	1439	1028	1058	1070
Key benefit claimants living in 50 targeted LADs	881	904	458	482	488

2.2.3. Overview of Respondents interviewed

In this section of the report, we provide a brief overview of the interviewed samples, indicating where necessary differences in the profiles of those interviewed at each wave and possible implications for the tracking survey and our ability to draw conclusions from the data.

The general public sample was designed to be representative of the general public aged 18-65 in Britain. The unweighted and weighted sample profiles for waves 3-5 are shown in Appendix A. The profiles indicate that the samples interviewed at the last three waves were very similar and match the weighted percentages very closely.

The sample profiles for the national claimant and local area claimant samples (shown in Appendix A) were broadly similar over the last three waves, indicating a high degree of consistency over time. Among both claimant samples the unweighted and weighted profiles match closely.

As you might expect, there were some clear differences in demographics between the three sample groups. In the general public sample, seven in ten were classified as social grades ABC1C2 at wave 5 compared with only 13% of national claimants and 11% of the local area sample. Whilst the general public sample was evenly split in terms of gender, the claimant samples were more likely to be female (six in ten of national and local area claimants at wave 5 compared with half of the general public sample). The claimant sample was also more likely to be younger (40% of both national and local area claimants were aged 18-34 at wave 5 compared with 28% of the general public). The claimant samples were also more ethnically diverse with 17% of

national claimants and 27% of local area claimants describing themselves as non-white at wave 5 compared with a tenth of the general public sample.

Whilst all respondents in the claimant sample were claiming one of the four key benefits, only a fifth of the general public sample were claiming these benefits and four-fifths were not claiming any benefits. Among the general public, Housing Benefit (HB) and Council Tax Benefit (CTB) were the most common benefits, claimed by just under a fifth of the sample at wave 5. Among claimants, HB and CTB were claimed by around three-quarters of respondents and Income Support was claimed by just under three-fifths. Job Seekers Allowance was claimed by around 15% of both claimant samples.

A tenth of the general public sample said almost all or most of the family and friends they knew were claiming benefits and just under a fifth said they knew some people. The majority of the general public sample (around seven in ten) said they knew only a few people or no-one claiming benefits. In contrast, a quarter of the claimant samples said that almost all or most the people they knew were claiming benefits and a further three in ten said some people they knew were also claimants. Just under half (46% of both samples at wave 5) said they knew only a few people or no one claiming benefits.

2.3. Qualitative research

2.3.1. Objectives of the Qualitative Research

The overall aim of the qualitative research was to explore the impact of the Targeting Benefit Thieves campaign on the views of benefit fraud amongst 'on the cusp' claimants. As well as aiming to gather qualitative insights into the issues being explored in the quantitative research, the specific objectives of the qualitative research were to:

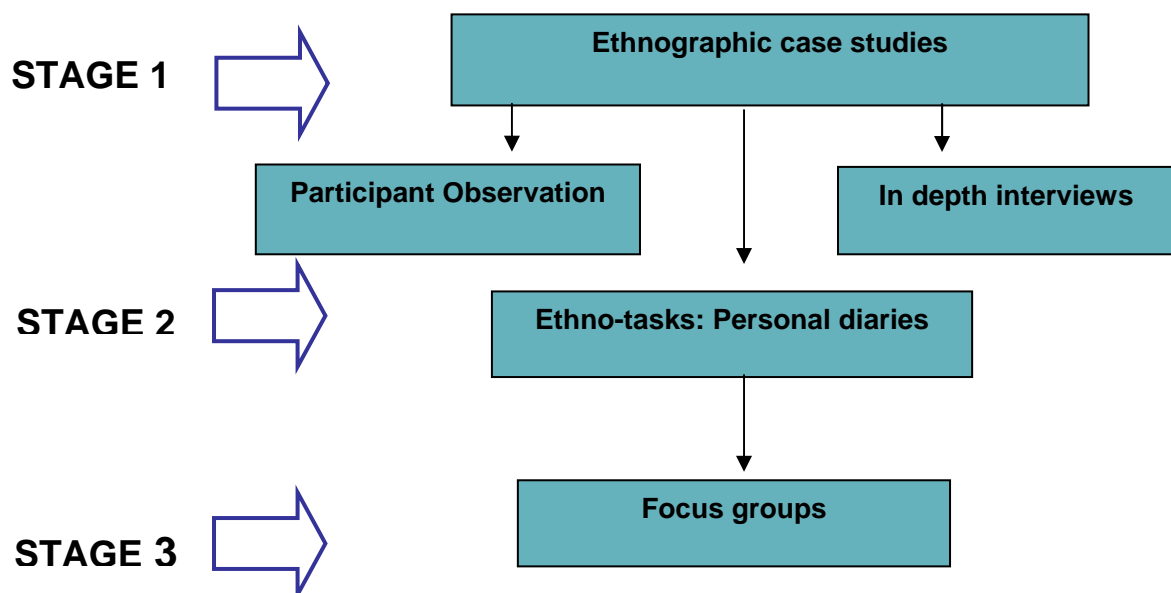
- Generate a rich and detailed understanding of the attitudes, behaviour and circumstances of people 'on the cusp' of benefit fraud
- Explore in detail how behavioural and attitudinal change might be achieved among the target sample groups
- Evaluate the performance of the existing campaign materials in terms of attitude and behaviour change

- Investigate the types of messages, images and communication channels that are likely to have the most impact on attitudes and behaviour towards benefit fraud.

2.3.2. Qualitative method and sample

In order to dig deep into the life experiences and attitudes of those on the fringes of benefit fraud and deliver a thorough evaluation of existing Targeting Benefit Fraud campaign materials, a combination of qualitative approaches was needed. A multilayered three-stage methodology was used, involving each research participant in three stages of qualitative research.

The three stages were, firstly, an individual ethnographic case study interview, followed by completion of an ethno-task, and finally participation in a focus group.



Ethnographic Case studies

The first stage of the qualitative research involved an ethnographic case study interview with each participant. Each case study interview included the following:

- **In depth interview:** an extended in-depth interview was conducted with each participant lasting around two hours. The interviews enabled us to explore participants' current perception of benefit fraud thoroughly, using a pre-designed discussion.

- **Participant observation:** as well as conducting the interview, the researcher spent some time with the respondent, in their home or neighbourhood, observing them in their everyday environment. By directly observing the everyday lives of participants, ethnography brought to light situational and contextual factors influencing behaviour around benefit fraud, as well as the conscious decision-making processes and beliefs of the target groups included in the research.

From our previous research on the Targeting Benefit Thieves campaign, we knew that community and family circumstances have a strong impact on attitudes to benefit fraud. The ethnographic approach enabled us to build on our existing knowledge of this.

Ethno-Task: personal diaries

Once the ethnographic case studies were completed, each participant then completed a personal diary over a period of 1-2 weeks before bringing them to the discussion groups. This involved each participant articulating their thoughts, feelings and experiences related to benefit fraud as they spontaneously emerged. This provided us with an understanding of how those 'on the cusp' were interacting day to day with the TBF campaign and other messages relating to benefit fraud, and their thoughts about this.

Group discussions

After participating in an individual ethnographic case study interview, and completing an ethno-task for 1-2 weeks, respondents came together to take part in a focus group. Each of the focus groups involved 6-8 participants, all of whom had previously taken part in the previous stages of the qualitative research.

The group discussions were used for participants to evaluate the existing benefit fraud campaign, its forms of communication and the impact (or likely impact) on benefit fraud behaviour. This debate included analysis of messages, language, ideas and symbols considered likely by the participants to impact on the behaviour and thinking of individuals 'on the cusp' of benefit fraud. We know from previous research that the campaign builds upon a sense of threat gathered from other campaigns and communications. We

explored this in more detail using current TBF campaign materials and other ad campaign materials as stimulus for debate.

2.3.3. Sample profile: qualitative sample

All the participants who took part in the qualitative research were members of the general public, who were in receipt of at least one of the following benefits:

- Job Seeker's Allowance
- Income Support.

Key audiences

The qualitative research focused on those 'on the cusp' of committing benefit fraud. People who have some experience of benefit fraud or have considered or were considering committing benefit fraud were defined as such. The qualitative sample was designed with the three key 'on the cusp' segments in mind: younger single men, older single men and women including lone parents. All participants were recruited via a battery of statements indicating that they were non-rejecters of benefit fraud.

The qualitative sample included four key claimant groups:

- **Claimant group 1:** Women aged 18 – 44, with children
- **Claimant group 2:** Men aged 18 – 24, without children in their care
- **Claimant group 3:** Men aged 35+, without children in their care
- **Claimant group 4:** Women aged 25-44, with children.

Exclusions

In order to ensure that the sample reflected those who were genuinely 'on the cusp' all individuals who could be considered to be 'hardened benefit fraudsters' were excluded. Those considered 'hardened fraudsters' rather than 'on the cusp' were:

- People who have been claiming JSA, IS or HB illegitimately on a long term basis
- People who consider benefit fraud to be an acceptable norm for themselves and their friends and family

The distinction between these two groups was identified during recruitment, using a battery of attitudinal statements.

Locations

The qualitative research took place in the locations shown in Table 4:

Participants were selected from a number of local areas within these locations, including city centres, suburbs and outlying towns.

Table 4. Qualitative sample frame

Location	Claimant group	Case study	Groups	Benefit
Glasgow	Women, 18-24, with children	7	1	Recruit via main benefit: JSA or IS claimants
Manchester	Men, 35+, no children in HH	8	1	Include HB, CT and incapacity benefit claimants
Birmingham	Women, 25-44, with children	8	1	Dabbled or considered benefit fraud
London	Men, 18-24, no children in HH	8	1	NOT hardened fraudsters

2.3.4. Qualitative recruitment

All respondents were recruited by Viewpoint Field Ltd., one of GfK NOP Social Research's preferred supplier of recruitment services. Viewpoint used a free-find approach to recruitment, using their network of recruiters based in locations across the UK. Potential research participants were identified on the street, door to door or at their local JobCentre Plus, rather than via an existing list or database. This approach is particularly suitable for sensitive recruitment, as the potential participant is interviewed by a recruiter who is

from their own local area, and who can immediately start to build trust in the research process.

Once approached, the suitability of each potential participant was established using a series of questions on a recruitment screening questionnaire. The screening questionnaire was developed by GfK NOP in consultation with the client to ensure that the individuals invited to each of the groups matched the sample structure agreed. As well as demographic and other personal details, the questionnaire identified whether potential participants were genuinely 'on the cusp'. This was done using a battery of attitudinal statements asking for their views on benefit fraud.

Once it had been confirmed that the potential participant was suitable to take part in the research, they were offered a small cash gift as an incentive to take part. This is standard practice in qualitative research, and is intended to reflect the time, money spent and inconvenience that might be caused by taking part in the research, travelling to the venues and so on. Incentives provided were £**Information redacted** for participating in the ethnographic case study interview, and £**Information redacted** for completing the ethno-task and focus group, making a total of £**Information redacted** per person participating in the whole study.

This relatively high incentive was paid in order to counteract the effects of the sensitivity of the subject matter which could otherwise have hindered recruitment as many potential participants would find it off-putting to discuss benefit fraud. In addition, there was a need to retain each participant for all three stages of the research entailing an element of future commitment.

2.4. Structure of this report

The remainder of this report describes the findings from all waves of the tracking surveys for the new Targeting Benefit Fraud campaign, as well as qualitative work which was undertaken to support and build on the quantitative evaluation. The report is structured around the campaign objectives, examining the following issues:

- setting the scene for the remainder of the evaluation findings by describing the lives of claimants and the context within which the campaign ran

- the extent to which the campaign has reached its key target audiences: whether they are aware of and/or recognise the advertising, and their views of the campaign as a whole
- perceptions of benefit fraud: what constitutes benefit fraud, and when do respondents tolerate benefit fraud, or find it acceptable
- how the campaign has worked in conveying messages surrounding the risk of getting caught committing benefit fraud, drawing on findings from both the qualitative and quantitative strands of the work
- perceptions of the consequences of getting caught committing benefit fraud and fear of those consequences

There are a number of key points to consider in reading this report:

- The general public sample contains benefit claimants in their natural proportion. Throughout this report we compare the general public with key benefit claimants, because this mode of analysis best suits measurement of the campaign impact. The non-claimants within the general public sample drive any divergence in response between the general public and key benefit claimant samples. Thus were we to compare key benefit claimants and non-claimants, which we do on occasion, any divergence noted would be even greater than that between general public and benefit claimant samples.
- The nature of the two samples of key benefit claimants should also be noted. The nationally representative sample of key benefit claimants includes claimants in areas which received additional media treatment. We therefore on occasion discuss differences between key benefit claimants outside of the local area districts, and compare these with key benefit claimants within the local area districts, as this gives the best indicator of the impact of the campaign.
- A further issue is an unavoidable facet of the subject and nature of this research. We do not know who in the sample, if anyone, is committing, or has committed, benefit fraud. We would expect that a large proportion of genuine offenders would be suspicious of market research, and would exclude themselves from our sample by refusing to participate, no matter what assurances were given regarding confidentiality and independence.

Thus the attribution of criminal activity or intent of any group has to be alluded to somewhat obliquely, by inference from other measures such as attitudes towards benefit fraud and perceived tolerance of benefit fraud.

- In statistical charts and tables, '**' represents a proportion greater than 0, but less than 0.5%, '-' represents 0.
- At some questions, respondents are able to give more than one answer, and because of this in some instances proportions in charts and tables may add up to more than 100%.

3. Setting the scene: about the lives of claimants

3.1. Quantitative and quantitative findings

As mentioned in the previous chapter, a particular target for the campaign were those 'on the cusp' of committing benefit fraud. Previous analysis identified three segments that made up almost nine in ten of those 'on the cusp'. The data were analysed by these three segments to assess differences between these claimant types.

The qualitative sample was designed with the three segments in mind, and some descriptive case studies were developed from each of the qualitative sample groups to illustrate the findings.

3.2. Older men aged 35+ with no children

3.2.1. Quantitative findings

The first of these segments was older men aged 35 or more with no children living in their household, which accounted for 21% of the total national claimant sample at Wave 5.

The claimants in this segment were more likely than national claimants to be claiming Council Tax Benefit (67% compared with 59%) and Housing Benefit (66% compared with 62%). They were also far more likely to be claiming Incapacity benefit (35%) and Disability Living Allowance (25%) than national claimants (17% and 18% respectively) or other on-the-cusp segments (only 6% of women with children aged 18-44 were claiming Incapacity Benefit). Older men were less likely to be claiming Job Seekers Allowance compared with national claimants (12% compared with 16%) but more likely to be claiming it compared with other on-the-cusp segments such as women with children (6%).

Four in ten claimants in this segment were single (40%) but this is lower than other on-the-cusp segments (almost two-thirds of women aged 18-44 with children were single). The older men segment were more likely to be married (26%) or divorced (22%) than other claimants nationally (22% and 12% respectively).

Most of the claimants in this segment were renting their home through the Local Authority (45%), a slightly lower proportion than other on-the-cusp segments. These claimants were far more likely to say they were claiming benefits because they were unable to work, when compared with national claimants (50% compared with 28%).

This segment was more likely to be white (90% compared with 82% of national claimants) and they were more likely than national claimants to say they knew nobody else claiming benefits (21% compared with 16% of national claimants at Wave 5).

The percentages quoted are for wave 5 but trends have remained similar over time.

3.2.2. Qualitative case study

Twice divorced and living in a Housing Association terrace on the outskirts of Manchester, this man has four children. He has been married twice, with two children resulting from each marriage. His older children are now grown up whilst the younger children are in their late teens. Until recently he was paying £300 a month in child maintenance.

He originally trained as a mechanical engineer but lost his job in the recession. He then went on to join a public sector organisation at the age of 22 for a secure job and housing. However, during his first divorce, he found that he was no longer able to meet the demands of the job and left. He went on to become a security guard, a job he still returns to on a casual basis. His last job was skilled manual work but his knees and back would 'give out' making his work too painful to continue.

When talking about work, he recognises the positive things employment brought to his life; namely a sense of purpose and an income to enable him to do the things he liked to do.

"I would stop claiming tomorrow if I got a job. I want to get out of this rut where I'm trying to think, all the time, about how to get bits of money. It's a nightmare...You get totally depressed with it."

His daily routine is not rigid; he generally gets up at about 11am and watches television for the rest of the morning. He then checks to see if his children will be visiting him.

“When you’re not working, every day is the same day. It drives you mad...Weekends or week day, they’re all the same - just the weather changes.”

Most of his friends are in the same position as him, out of work and without much money. He lost touch with his friends who work because he was unable to afford to go out socialising.

He used to look for jobs at the Job Centre or in the Evening News but he says that it is hard to get a job at his age; people would prefer to employ someone young and energetic. On the days he is not seeing his children or friends, he sometimes tries to find some cash-in-hand work or sell items on e-Bay.

This situation has left him feeling depressed and bitter given that he has worked for 35 years and is now unemployed. He is frustrated with the system, which to him, appears to discourage people from coming off benefits and legitimise fraudulent benefit claims.

“If I was to get a job and earn £150 a week, we’d lose rent allowance of £70-£80 a week and Council Tax. It’s not worth it.”

“I’m due something back – all those taxes I’ve paid.”

When navigating the benefits system himself, he found it very complicated and had to rely on other people to explain details to him.

“I’m not thick but I have trouble reading the leaflets they put out. They’re not easy to understand.”

He also thinks that the authorities should ‘make an example’ of people who cheat the benefits system and publicise cases so that people can see that they could get caught.

However, he thinks that the system should help people come off benefits and avoid situations where benefit fraud could be justified. To prevent fraud he

feels the benefits system should not withdraw rent and Council Tax Benefit immediately, and give people who start work more time to get established before their benefits are stopped.

3.3. Women including lone parents

3.3.1. Quantitative findings

Women aged 18-44 with children were another key 'on the cusp' segment making up a third (33%) of the national claimant sample at wave 5. The women in this segment were more likely to be claiming:

- Income Support (73% compared with 55% nationally and 50% of men aged 35+ with no children);
- Housing Benefit (70% compared with 62% nationally and 66% of men aged 35+ with no children) and;
- Child Tax Credits (56% compared with 26% nationally and 3% of men aged 35+ with no children living in their household).

Almost two-thirds of claimants in this segment were single (64%) compared with half of claimants nationally and they were less likely to be married (14%) compared with national claimants (22%) or men aged 35+ with no children (26%). In terms of ethnicity, among this segment it was very similar to all claimants nationally. Almost six in ten (57%) were lone parents and most had either one (38%) or two children (35%). The majority were renting their home from the Local Authority (53%), a larger proportion than national claimants (47%) or men aged 35+ with no children (45%).

Compared with all claimants nationally, claimants in this segment were more likely to be 'not working for another reason' (49% compared with 28% of national claimants). They were less likely to say they were unemployed and seeking work (19%) or not able to work (17%) than with all claimants nationally (23% and 28% respectively).

Three in ten said all or most of the people they knew were claiming benefits (29%) whilst six in ten (58%) said they knew some or a few people claiming benefits and the remaining 12% knew no-one. This was in line with claimants

nationally. As for previous segments, the figures quoted are for wave 5 but trends have remained similar over time.

3.3.2. Qualitative case study

This woman has two sons, aged 5 and 7, whom she takes care of alone. She gets some help with childcare from her mum, and manages to go out to the shops and to visit her friends.

Having two children, she says she finds it difficult to get work. She enjoyed working in a previous job as a chambermaid, which allowed her to make new friends and to socialise.

She feels restricted by the fact she can't work, but says that she would like to learn. Many of her friends are working, and they find it difficult to afford childcare. She is also very worried about her children being left in the care of someone else while she goes out to work.

"If I can't get a job [at least I would feel happy] knowing my children are safe."

She knows people who have committed benefit fraud in her local area, and has a good awareness of the ways that people can commit fraud. She thinks that it's very prevalent at Christmas, when people need a bit of extra money.

The most prevalent form of benefit fraud, in her view, is couples living together and not claiming the correct benefits for a partner. Like the other young women interviewed, she feels that claiming together leaves a couple struggling financially. However, she is very unclear of the specific rules on living together, and is not sure how many nights a couple can spend together before it's considered 'fraud'.

Like many of the others, her views on benefit fraud are highly dependent on individual circumstances. Where people have more than two children, it's hard to survive on benefits alone, and people may be 'forced' to commit fraud.

"I've only got two children but there are people who've got more than two, like, three or four. If they're trying to make just that wee bit extra money, if it's like an extra twenty or thirty pound a week, to them that is a lot, I says well I kind of understand then."

She feels very scared about the idea of being caught committing fraud, and has first hand evidence of how people can be caught. She was visited by a fraud investigator whilst babysitting for a friend who was working and claiming. She found the experience terrifying, and says that she would be too scared to commit fraud. She has also heard stories circulating in her local area of people being followed by investigators.

She believes that because she has not committed fraud before, she would be most likely to be caught through inexperience. She is not clear on the specific consequences of fraud, but feels that they are getting more serious, as the government is 'clamping down'.

She has a good awareness of the campaign and finds it 'very scary'. However, it is clear from her account that local anecdotal evidence has the greatest influence on her attitudes.

Although she feels that the government would prefer not to send people to prison, she fears that they would choose to 'make an example of' some first time offenders.

"I think some first-timers could probably end up in prison, to make a statement to people."

She feels that the key to preventing fraud is to communicate the tough consequences. In addition, the campaign should tell people about what could happen to their lives: their finances, families and friendships, as a consequence of being caught and sentenced.

3.4. Men under 25 with no children

3.4.1. Quantitative findings

This was another key 'on the cusp' segment. However small sample sizes (35 national claimants fell into this segment at Wave 5) meant it was not possible to quantitatively analyse this group separately.

3.4.2. Qualitative case study

This male participant is one of five brothers and sisters and he also has a twin. His family life is stable with two parents to whom he is very close and who provide him with "emotional and financial support" when he needs it.

"I'm in luck really. I've got my mum and dad to look out for me. Most of my mates – especially those who are doing naughty [i.e. illegal] things haven't got anyone to look up to. That's a big problem around here. When it comes up in conversation that you have two parents living together it's a bit of a shock to them!"

He admits to not doing well at school and disliked the authority teachers had over him as a student. Instead, he preferred to 'mess around with his mates and have a laugh'. He enjoyed sport at school but left at 16 with a few 'rubbish GCSEs'. This was not enough to get into college to do what he wanted to do, Sports Sciences, to become a football coach and trainer. So he left school and started working.

"To be honest, I just wanted to earn a little bit of money. I wish I'd cared more about my education."

He has had various jobs since he left school including being a courier, working in a bakery, working on building sites and other irregular manual based jobs. He enjoys working but refuses to do the jobs that are offered to him at the Jobcentre:

"I'm never going to work at McDonalds. I've got too much to offer to let myself do that".

He still wants to become a football coach but cannot afford to enrol on the course while receiving benefits. Instead he works as a volunteer at the local sports club, coaching boys' football teams. He also works as a volunteer at the local youth club on Fridays with some of his friends.

"A lot of my mates are claiming and probably always will. But we ain't all like that. Some of us want to be something and are just looking for a way to do it."

This stops him from being bored and makes him feel good about himself, partly because he feels like he is giving something back to the area he has lived in all his life:

"Kids round here have it hard. And obesity is a huge issue isn't it. I just want to help people though doing what I love...coaching, football, a little bit of mentoring. Kids need something to do and need to want to be something. I'm no different."

He dislikes being dependent on benefits mainly because of the stigma associated with it.

"If you don't work and you are claiming people think you are a loser. Even my dad hates it really. But he can see I want to do something with myself."

He thinks committing benefit fraud is acceptable in some circumstances. He refers to young mothers he knows as "people trying their best but not getting anywhere":

"I know loads of youngsters round here who have two kids and they are only 19. They are good mums and really love their kids but they've been left in the lurch and need to feed their children. How can I begrudge them a little bit of extra cash?"

However, he contrasts this scene with those he sees as committing benefit fraud because they want more money. He does not approve of this group of people. He describes them as men his own age who rent out their flats while living with their girlfriend, using the money to buy "flash cars and clothes".

Having said this, he has committed benefit fraud in the past by accepting cash in hand work: 'a couple of days work here and there'. He said that he would only consider doing it again if he thought the type of work was 'worthwhile' as he does not like to have to look over his shoulder through fear of getting caught.

When looking at the Targeting Benefit Fraud campaign, he felt that it would only affect the 'most vulnerable' such as single mothers.

"People who are going to be really scared of the police".

"It's only going to scare those who have a lot to lose or those who have never been in any trouble with the law. It doesn't really scare me to be honest."

He argued that such messages reinforce some people's feelings of low self-worth, which is not a positive way of preventing people from committing benefit fraud. He thought there was a need for the Targeting Benefit Fraud campaign to include messages of "support and assistance" not only "condemnation".

3.5. Claimants in 'more fraudulent environments'

3.5.1. Quantitative findings

As part of the analysis at waves 4-5, a new group of claimants were identified. These claimants said that all or most of the friends and family were claiming benefits and they thought that most or many claimants were claiming more money than they are entitled to. This group make up approximately 8% of the national claimant sample at each wave.

Whilst low base sizes meant that significant differences were not generally detected, a number of trends were observed amongst this group, as follows. These claimants were more likely to be younger (48% were aged 18-34 at wave 5 compared with 38% aged 35-54 and only 14% aged over 55) and female (59% compared with 41% male) compared with the national claimant sample. They were also more likely to be single (48%) and have children in their household (60%). They were slightly more likely to be white (89%) compared with the rest of the sample (82%). These claimants were also more likely to be claiming Income Support (62% compared with 55% not in this group).

Throughout the report we refer to these claimants as being in 'more fraudulent environments' as we perceive that there could be a higher incidence of fraudulent behaviour present around them.

3.5.2. Qualitative case study

This woman claiming JSA is a mother of four and a grandmother, and is herself, from a family of five. She has always lived in the same area of Birmingham and now lives alone with her daughter as her older children have grown up and left home. She is currently receiving Job Seeker's Allowance, Family Allowance and Housing Benefit.

At age 42 she has no formal qualifications and left school at 14. She did not enjoy school and left when she was pregnant. She married young, to the father of her three eldest children (one girl and two boys) and stayed with her husband until all the children were of school age. These children are now grown up with families of their own.

Her youngest child is from a second relationship. She is on good terms with the father although she describes him as 'too unpredictable' to provide for their daughter. They split up a year after their child's birth, 15 years ago.

Regarding financial matters, she sees it as a partnership between her and her youngest daughter. They work together to save for things that are needed in the house. She does not keep her financial situation a secret from her youngest daughter, making applications for social loans based on decisions they have both made about the money.

Throughout her life she has also been able to call on other members of her family for support. When she was younger, she was able to ask her parents for money when she was 'running low' and now her grown up children help her financially. During the interview she identified a number of household items, such as her leather sofa and LCD TV, which her children have bought for her.

She is not in a hurry to stop claiming benefits, stating that her earning potential, given the fact she has no qualifications, is less than the benefits she receives now.

She has committed benefit fraud in the past, when she was younger, by doing occasional cash in hand cleaning jobs. She did not look for this work; responding to the offer of work, as and when it was available. She was not caught committing benefit fraud although does not feel that she would be able to do it again. To avoid getting caught, according to her, is dependent on those in your local area 'keeping quiet' and she feels that the neighbourhood in which she lives has changed and others would report her if they saw her working. This she feels is down to jealousy or covering their own backs when committing benefit fraud themselves.

She feels that the Targeting Benefit Fraud campaign was aimed at her: someone who has committed benefit fraud in the past and now feels guilty. She is very wary of the consequences of benefit fraud, financially and socially.

3.5.3. Summary

A particular target for the campaign were those 'on the cusp' of committing benefit fraud. Previous analysis identified three segments that made up almost nine in ten of those 'on the cusp'. These segments were:

- Women aged 18-44 with children in their household
- Young men aged 15-24 with no children
- Older men, aged over 34 with no children

Claimants in the 'men aged 35+ with no children' on-the-cusp segment were particularly likely to be claiming Incapacity Benefit or Disability Living Allowance. They were also more likely to be white and divorced and more likely to say they were not able to work compared with national claimants. The qualitative case study found that these men found it harder to get jobs (particularly if they were aged 50+) and were frustrated with the system which they felt discouraged people from coming off benefits.

In contrast, those in the 'women aged 18-44 with children' on-the-cusp segment were more likely to be claiming Income Support, Housing Benefit or Child Tax Credits compared with other types of claimants. They were typically lone parents and they were less likely to be seeking work. The qualitative case study indicated that women in this segment found it difficult to find work which would allow them to afford childcare. The campaign is having a strong impact and acting as deterrent due to the fear of the consequences of committing benefit fraud.

At wave 4, a new segment was identified of claimants 'in more fraudulent environments' who said all or most of their friends and family were claiming benefits and they felt that many claimants were claiming more money than they are entitled to. Although sample sizes are small, there are trends in the data which indicated these claimants are more likely than claimants nationally to be young, white and female lone parents who are claiming Income Support. This group made up approximately 8% of the national claimant sample at each wave.

4. Campaign reach and communication

This section of the report looks at the extent to which the campaign has been successful in reaching the key target audiences of key benefit claimants and the general public.

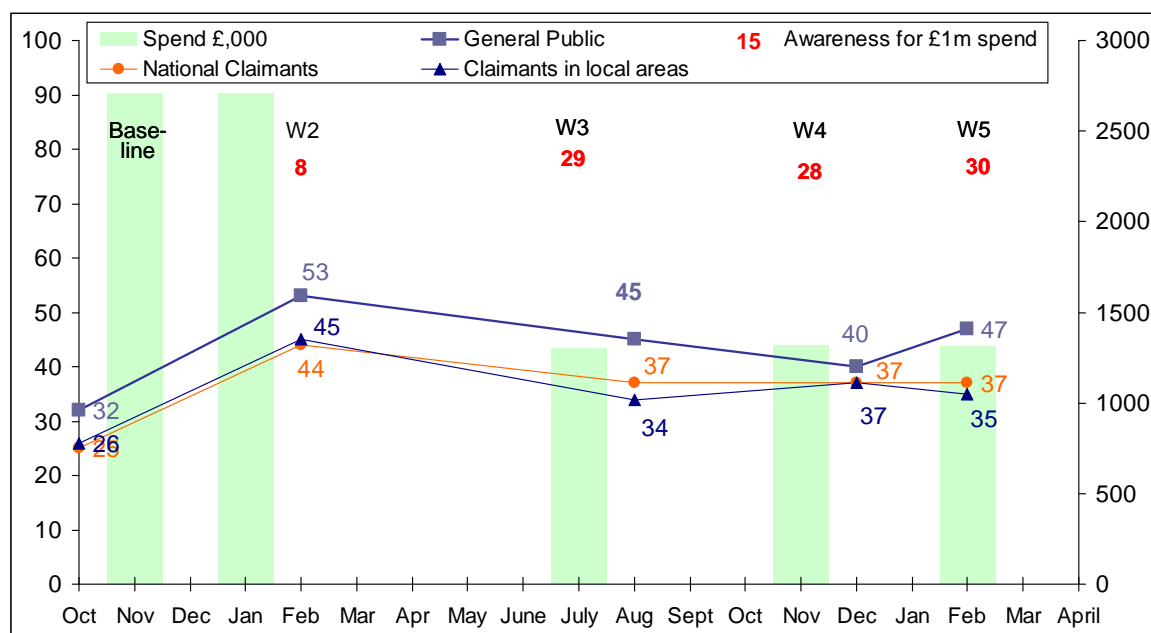
4.1. Spontaneous awareness of advertising/publicity about Benefit Fraud

Before they were shown any campaign materials, all respondents from both the general public and claimant groups were asked if they had seen or heard anything recently about people who claim more money from benefits than they are entitled to.

Nearly half of the general public sample at wave 5 (47%) responded that they had seen something recently. However, spontaneous awareness was lower amongst both national claimants (37%) and local area claimants (35%).

0 shows responses for the general public, national claimants and local area claimants over the last five waves since the campaign was re-launched in October 2006. The chart also shows the amount that was spent on each burst of the campaign (the green bars) and how much awareness was generated for each £1m spent (red figures).

Spontaneous awareness of advertising/publicity about Benefit Fraud by all respondent groups over time



At the baseline, around a quarter of claimants and a third of the general public said that they had seen or heard recent advertising or publicity about people who claim more money from benefits than they are entitled to. Spontaneous awareness of the campaign rose significantly at wave 2 as 0 shows, although the green bars indicate that a significant amount of money was spent on the campaign to achieve this uplift in awareness.

There was then a period of 6 months with no advertising activity, so it is not surprising that there was a significant decline in levels of spontaneous awareness of publicity at wave 3 (45% of the general public and 37% of national claimants aware). Lower levels of campaign spend from June/July 2008 onwards are reflected in lower levels of spontaneous awareness thereafter, and between two fifths and a half of the general public and around a third to two fifths of claimants aware of publicity about people who claim more money from benefits than they are entitled to.

There were no differences in spontaneous awareness between claimants in the targeted local areas and other claimants, despite the fact that additional campaign activity took place in those local areas. However, this is not surprising, given differences in awareness by social grade, as described below.

It is interesting to note that the general public were more likely than claimants to say that they were aware of publicity at all five waves. This is likely to be linked to social grade, as we often find that ABC1 respondents are more likely than average to claim to be aware of publicity: This is certainly the case over the last three waves and particularly at wave 5, as shown in the next table. The gap between the general public and claimants was much reduced at wave 4; this is likely to be related to the timing of the research which was carried out a few weeks before Christmas.

Table 5. Spontaneous awareness of advertising/publicity amongst general public sample over time

Base: All respondents, general public sample		Wave 3		Wave 4		Wave 5	
		Base	%	Base	%	Base	%
Total		1876	45	1916	40	1928	47
AB		362	45	370	45	372	58
C1C2		953	48	973	43	979	48
DE		561	38	573	31	576	39
Claimant of key benefits		328	39	340	34	333	37
Non-claimant		1549	46	1576	41	1595	49

Within the samples of claimants, age, gender and ethnicity appear to be the strongest drivers of awareness, with men, younger claimants and BME claimants less likely to be aware of publicity. Responses from the sample of national claimants are shown in Table 6. It was not possible to look at differences among local area claimants as smaller sample sizes meant they were not always statistically significant, although the same trends existed.

The pattern between age groups has stayed fairly constant over time, with older claimants more likely than younger claimants to spontaneously recall the campaign.

Table 6. Spontaneous awareness of advertising/publicity about Benefit Fraud amongst national claimants over time (by age, gender and ethnicity)

Base: All national claimants		Wave 3		Wave 4		Wave 5	
		Base	%	Base	%	Base	%
Total		1028	37	1058	37	1070	37
Age	18-34	442	36	455	34	460	35
	35-44	401	40	413	40	417	38
	55+	185	36	190	37	193	43
Gender	Male	473	33	487	34	492	34
	Female	555	41	571	39	578	40
Ethnicity	White	865	40	860	39	880	39
	Non-white	158	26	192	27	187	29

At all waves, claimants of Job Seekers Allowance were less likely than others to be spontaneously aware of the campaign (at wave 5, 30% of JSA claimants amongst the sample of national claimants were aware, compared with 37% of all claimants).

Table 7. Spontaneous awareness of advertising/publicity about Benefit Fraud amongst national claimants over time (by benefit type)

Base: All national claimants	Wave 3		Wave 4		Wave 5	
	Base	%	Base	%	Base	%
Total	1028	37	1058	37	1070	37
Income Support	551	39	561	37	592	40
Job Seekers Allowance	198	31	177	31	173	30
Council Tax Benefit	622	43	628	43	633	41
Housing Benefit	625	40	684	39	660	38

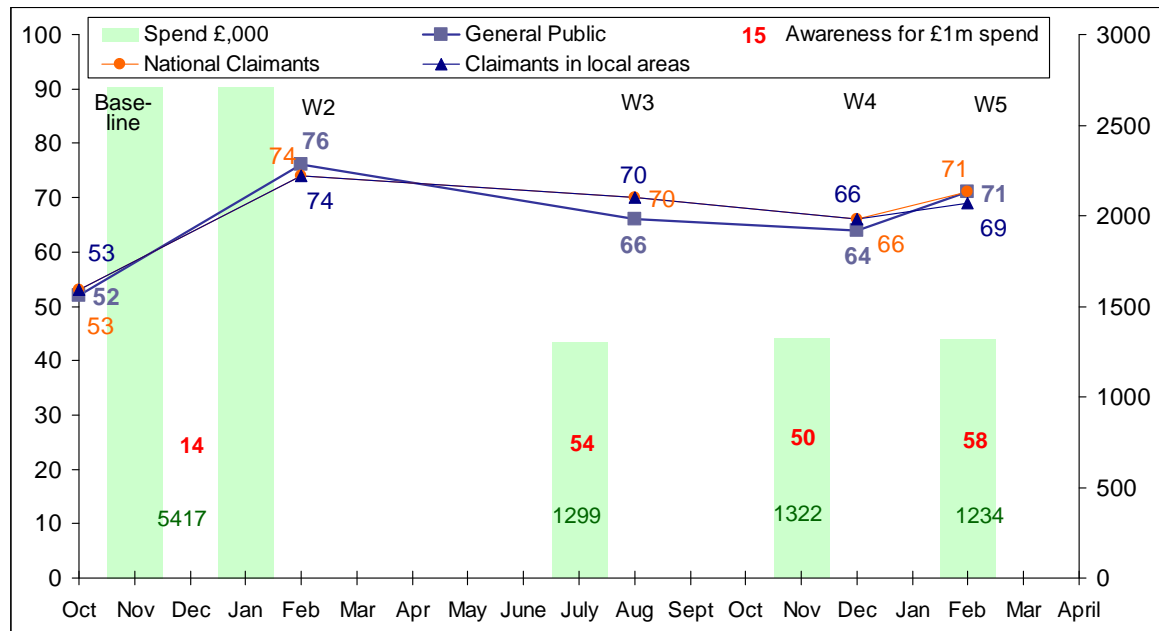
4.2. Total awareness of advertising/publicity about Benefit Fraud

All respondents were shown a list of media and asked if they remembered seeing or hearing anything about people claiming more money from benefits than they are entitled to in any of these places recently.

Once responses were combined with those who had been spontaneously aware, the total level of awareness was around seven in ten of each sample group at wave 5 (71% of general public, 71% of national claimants and 69% of local area claimants). Levels of total awareness are no higher amongst claimants in the targeted local areas, despite additional activity being concentrated in those areas.

Chart 1 shows total levels of awareness (spontaneous or after prompting with the list of sources) over the last five waves of the research. Once again, the chart also shows the amount that was spent on each burst of the campaign and how much awareness was generated for each £1m spent.

Chart 1 Total awareness of advertising/publicity about Benefit Fraud by all respondent groups over time



At the baseline, after prompting with a list, around half of all three sample groups were aware of advertising/publicity about people claiming more money than they were entitled to, and this rose to around three quarters at wave 2 following the high levels of spend in the launch phase of the campaign.

The campaign was then off air for 6 months and the burst in the run up to wave 3 of the research was at a lower level of spend. With this in mind, it is not surprising that levels of awareness declined slightly to around seven in ten of all sample groups, and these levels of awareness have been maintained since.

Levels of awareness at waves 3-5 are fairly high as a proportion of campaign spend (red figures on Chart 1), although these include some residual awareness from the launch phase of the campaign (as measured at wave 2).

At all five waves, patterns of total awareness were similar to those observed in relation to spontaneous awareness, with those from higher social grades among the general public most likely to be aware. Across all samples, older respondents (aged 55 and older) and men were less likely to be aware of advertising or publicity about people claiming more money from benefits than they are entitled to. Similar patterns were in evidence across all three sample groups, but Table 8 shows total awareness amongst national claimants as an example.

Table 8. Total awareness of advertising/publicity among national claimants over time

Base: All national claimants		Wave 3		Wave 4		Wave 5	
		Base	%	Base	%	Base	%
Total		1028	70	1058	66	1070	70
Age	18-34	442	68	455	66	460	69
	35-44	401	72	413	65	417	72
	55+	185	69	190	67	193	69
Gender	Male	473	68	487	62	492	64
	Female	555	71	571	68	578	76
Ethnicity	White	865	72	860	70	880	73
	Non-white	158	55	192	45	187	56
Claimant type	IS	551	70	561	68	592	73
	JSA	198	66	177	57	173	64
	CTB	622	72	628	71	633	75

Across all five waves, BME respondents were less likely to be aware of advertising or publicity about benefit fraud across all three sample groups.

Amongst the general public, those not claiming key benefits were more likely to be aware of publicity, which is again likely to be linked to social grade. At wave 5, 72% of non-claimants were aware of any publicity, compared with 64% of claimants.

4.3. Sources of awareness of advertising/publicity

The majority of respondents in the three main sample groups had seen advertising or publicity about benefit fraud on television (62% of national claimants, 60% of local area claimants and 58% of general public at wave 5), and around a fifth were aware of publicity in newspapers (Table 9). Figures are shown for wave 5 but similar trends were observed at waves 3 and 4.

TV programmes were mentioned by 14% of the general public and a tenth of claimants at wave 5, a similar proportion to previous waves. It may be that these respondents are thinking about TV news in answering this question: in particular because awareness of TV programmes appears to be driving increases in awareness among AB respondents in the general public sample at wave 5 (22% of AB respondents mentioned TV programmes at wave 5 compared with 13% at wave 4).

The campaign also employed poster advertising, which were targeted at claimants in local areas. It is therefore positive to note that claimant in the local areas were more likely than others to say that they have seen poster advertising (21% at wave 5, compared with 14% of the general public).

Radio advertising was launched in July 2007, played only in the targeted local areas. Despite this, claimants in the local areas were no more likely than other sample groups to be aware of radio advertising (11% in local areas, compared with 10% of national claimants and 14% of the public). This difference may be because radio advertising is more difficult to target to specific local areas as radio stations can be received over a wide area.

Table 9. Sources of awareness of advertising/publicity by respondent group

Base: All respondents		General Public Wave 5 (1928)	National Claimants Wave 5 (1070)	Local Area Claimants Wave 5 (488)
TV	Any TV	58	62	60
	TV ad	56	62	59
	TV programme	14	10	11
	TV News	1	*	*
Newspaper		23	16	16
Press	Any press	5	7	7
	Magazine	3	5	5
	'Live in Lover' press article	2	2	2
	Scratch card in TV magazine	1	1	1
Radio		14	10	11
Posters	Any poster	14	19	21
	Poster on bus	6	9	10
	Poster in Benefits Office/Job Centre	2	7	7
	Poster site/billboard	7	6	7
	Poster elsewhere	3	3	4
	Leaflet	3	7	8
Leaflet	Any leaflet	3	7	8
	Leaflet through door	1	3	3
	Leaflet in Benefits Office/Job Centre	2	5	6
	Office/Job Centre			
Told by staff in Benefits Office/Job Centre		2	3	3
Friends/ acquaintances/ relative/ word of mouth		1	1	1
Website		2	2	2
Other		1	2	2
None		24	24	24
Don't know		6	6	7

4.4. Proven campaign recall

All respondents who said they had seen or heard advertising or publicity about people claiming more from benefits than they are entitled to were asked to describe it in their own words. Interviewers noted respondents' comments verbatim, and these were later coded into categories.

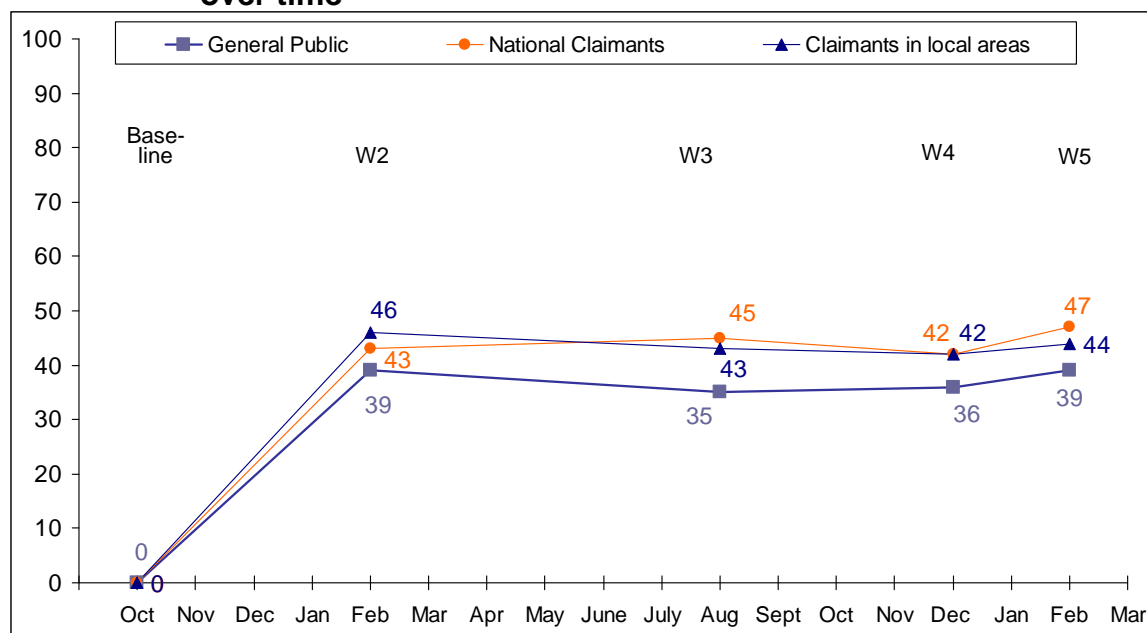
Whilst four in ten of the general public (39%) were able to accurately describe advertising or publicity they had seen at wave 5, this figure was nearly half amongst national claimants (47%). A similar proportion of local area claimants (44%) were also able to describe advertising or publicity from the campaign.

Chart 2 shows the proportions of all respondents interviewed at waves 2-5 who we know have been exposed to the campaign, because they described it

to us without prompting (otherwise known as proven recall). This question was not asked at the baseline as the new campaign had not yet been launched.

Levels of proven recall have been very strong across all four waves with between two fifths (39% of the general public sample) and a half (47% of national claimants) describing something at wave 5 which can be recognised as part of the campaign without prompting. This trend has remained fairly constant over the last four waves as Chart 2 shows.

Chart 2 Proven recall of the campaign by all respondent groups over time



Across all four waves, female respondents from all sample groups were more likely than males to describe the campaign accurately; while those aged 55+ were less likely than younger respondents to describe the campaign (39% could describe the campaign)(Table 12). Proven recall was lowest amongst respondents from BME communities – only 22% of BME claimants described the campaign, compared with 52% of their white counterparts. There were some differences by type of benefit claimed with proven recall particularly low among JSA claimants (37% of claimants at wave 5 compared with 53% of Council Tax Benefit claimants).

Table 10. Proven recall of the campaign (national claimants waves 3-5)

Base: All respondents		General public Wave 5 (1928)	National Claimants Wave 5 (1070)	Local Area Claimants Wave 5 (488)
		%	%	%

Age	18-34	46	47	44
	35-54	46	50	47
	55+	26	39	36
Gender	Male	35	38	37
	Female	42	54	49
Ethnicity	White	41	52	51
	Non-white	22	22	24
Claimant type	IS	43	52	48
	JSA	27	37	39
	HB	45	52	48
	CTB	38	53	49

Proven recall of the new executions introduced at each wave, such as the scratch cards and new radio ads at wave 5, has remained fairly low over the last three waves as Table 11 demonstrates. Claimants in the local areas were no more likely than other claimants to describe the new executions.

Table 11. Proven Recall of new executions by respondent group over time

Base: All respondents	Wave 3		Wave 4		Wave 5	
	Base	%	Base	%	Base	%
% mentioning						
General Public	1876	4	1916	5	1928	6
National Claimants	1028	6	1058	7	1070	5
Local Area Claimants	458	7	482	8	488	6

Table 12 shows what respondents described about the campaign at wave 5, which makes up the proven recall measurement. Percentages are shown based on all respondents (not just those who recalled publicity) to give an indication of the reach of these messages in the population.

The key elements from the campaign which were well recalled at wave 5 included the 'No ifs, No buts' slogan, the taped interview under caution (although it was not described in this way), and people giving excuses for committing benefit fraud. The same trends existed at previous waves although mentions of 'face a criminal record' have increased since wave 2 (from 4% of local area claimants at wave 2 to 7% at wave 5) and there are some new mentions (such as 'mobile surveillance') at waves 4- 5, reflecting changes in the campaign executions. Only responses mentioned by 5% or more of any sample group are shown in the table.

Table 12. What recalled from campaign (unprompted) by respondent group

Base: All respondents (Wave 5)	General Public (1928)	National Claimants (1070)	Local Area Claimants (488)
Descriptions of current campaign			
'No ifs, No buts'	19	22	19
Descriptions of police interview room/being questioned	9	17	14
People working and claiming benefits/claiming more than they are entitled to	5	5	5
We will find you/we will catch you/ you will be caught	5	4	3
People giving excuses/saying they are not wrong committing benefit fraud	4	8	6
Face a criminal record if you commit benefit fraud/it is a crime	4	6	7
Woman not telling that her partner has moved in is committing benefit fraud	3	6	5
Other	5	6	6
Don't know	10	7	8
Not aware advertising/publicity	29	29	31
NOTE: Only elements mentioned by more than 2% of any sample group are included in the table			

There were few specific descriptions of the 'Shop' or 'Café' ads: at wave 5, around 2-3% of each respondent group mentioned the 'Shop' ad, and 1% mentioned 'Café'.

At wave 2, after the TV ads were first launched, female claimants were more likely than males to describe the 'Shop' ad (10% of women compared with 5% of men at wave 2 compared with only 4% of women and 3% of men at wave 5), but this difference was not apparent from wave 3 onwards.

Notably, claimants in more fraudulent environments were more likely to be being able to describe details of the campaign when asked as part of the survey (59% compared with 46% in the rest of the sample).

4.4.1. Unprompted message communication

All respondents who said they had seen or heard advertising or publicity about people claiming more from benefits than they are entitled to were asked to say, in their own words, what they thought the main messages were of the advertising they had seen. Once again, interviewers noted respondents' comments verbatim, and these were later coded into categories.

Table 13 shows the main messages recalled: as with previous questions percentages are shown based on all respondents to give an indication of the reach of these messages in the population. A wide range of responses were recorded, so only those mentioned by 5% or more of any sample group are shown.

‘Don’t claim when you are not entitled to’ was the most commonly recalled message communicated by the campaign mentioned by around a fifth of the general public and claimants at wave 5. ‘We will catch you/ you won’t get away with it’ was the second most common message, mentioned by just under a fifth of respondents. Thereafter, there was a sharp tail off in the messages mentioned, as only one in twenty said that the ads told them that benefit fraud is a crime and a similar proportion that there are no excuses.

Table 13. Main messages communicated by the campaign (unprompted) by respondent group

Base: All respondents (wave 5)	General Public (1928)	National Claimants (1070)	Local Area Claimants (488)
Don’t claim when you are not entitled to	19	23	20
We will catch you/you won’t get away with it	19	18	17
Benefit fraud is a crime	5	5	5
There are no excuses	5	4	3
Other	7	2	3
Don’t know	7	5	7
Not aware advertising/publicity	29	29	31
NOTE: Only messages mentioned by more than 1% of any sample group are included in the table			

Within the samples of key benefit claimants, women were more likely to say ‘don’t claim when you’re not entitled to’ (27% of female claimants nationally compared with 19% of male claimants).

Amongst all three sample groups, claimants who were able to describe the ads without prompting (i.e. those in the proven recall category) were more likely than those not recalling the campaign to mention some of the key messages, which implies that these messages are being taken from the campaign. For example, amongst national claimants 37% of those in the proven recall category said that the ads told them not to claim when not entitled (23% on average), and 30% said the ads told them ‘we will catch you/ track you down’ (18% on average).

4.4.2. Awareness of campaign slogan

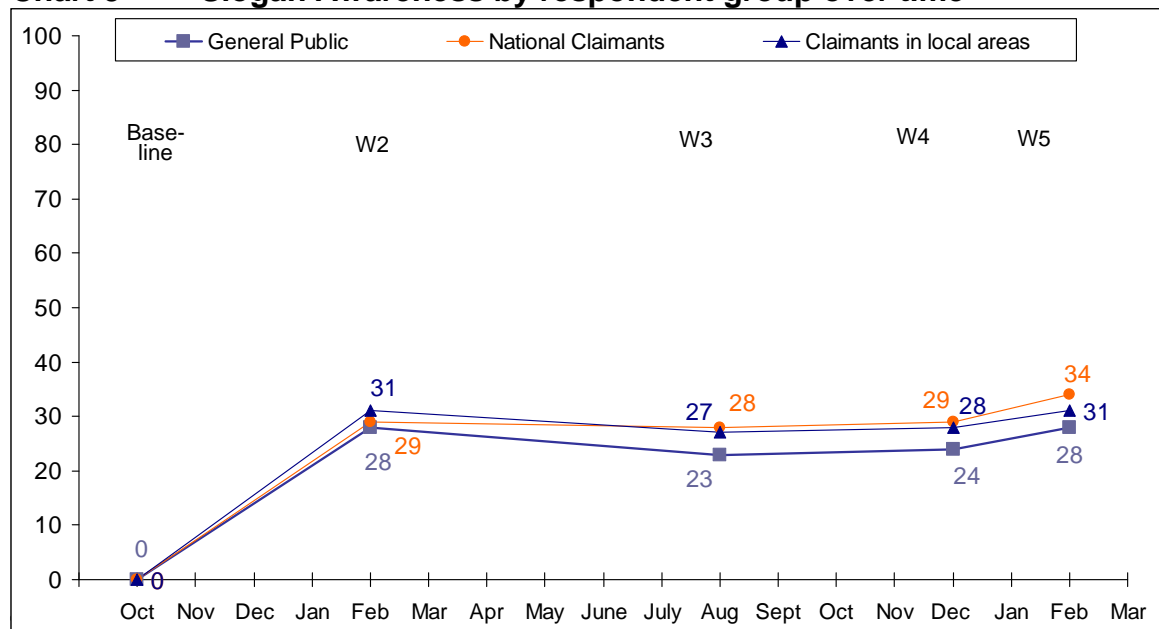
As noted in Chart 3, around a fifth of all sample groups spontaneously mentioned the 'No ifs, No buts' slogan as part of their description of the advertising or publicity they had seen or heard. The proportion spontaneously mentioning the slogan has remained constant over the last four waves.

All respondents who were aware of advertising or publicity were asked specifically if they could recall any slogan from the advertising or publicity they had seen or heard. Responses over the last four waves, which have been re-based on all respondents, are shown in Chart 5. This question was not asked at the baseline.

The slogan was very well recalled, with around three in ten of all sample groups spontaneously describing the 'No Ifs, No buts' slogan. There has been a significant increase from wave 4 to wave 5 in the proportion of the general public (from 24% to 28%) and national claimants (from 29% to 34%) who recalled the slogan.

Local area claimants were no more likely than other claimants to recall the slogan, despite the fact that they were more likely to have been exposed to it because of the additional activity in the local areas.

Chart 3 Slogan Awareness by respondent group over time



Amongst claimants at all waves, women were more likely to recall the ‘No ifs, No buts’ slogan (e.g. amongst national claimants 39% at wave 5 compared with 28% of men).

Table 14. Recall of ‘No ifs, No buts’ slogan (national claimants waves 3-5)

Base: All national claimants		Wave 3 (1028)	Wave 4 (1058)	Wave 5 (1070)
		%	%	%
Gender	Male	24	25	28
	Female	32	32	39
Claimant type	Any key benefit	28	29	34
	IS	30	31	36
	JSA	25	24	30
	HB	28	30	37
	CTB	30	32	39

4.6. Recognition of advertising

Later in the interview, all respondents were shown a number of different campaign materials and asked whether they had seen them recently. These materials included:

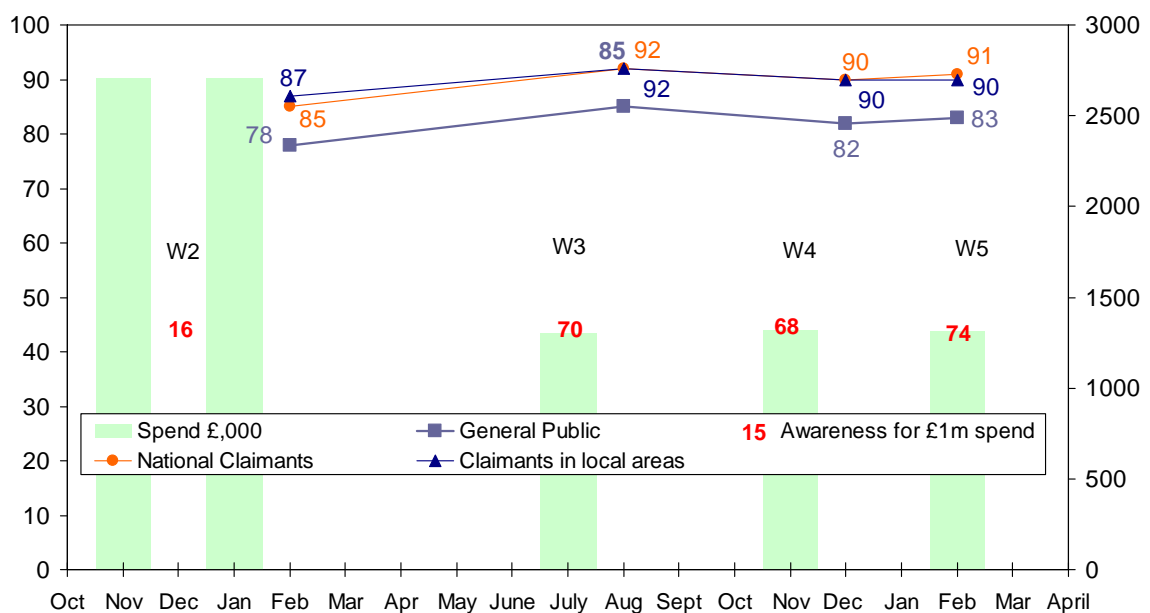
Table 15. Advertising materials (waves 3-5)

Medium	Wave 3	Wave 4	Wave 5
TV (respondents shown one of two ads)	‘Café’ (a man washing dishes in a café) ‘Shop’ (a women putting shopping into her car)	‘Café’ ‘Shop’	‘Café’ ‘Shop’

Radio (respondents played one of three ads in English or Welsh)	'Hotline' 'Technology' 'Undercover Investigators'	'Hotline' 'Technology' 'Undercover Investigators'	'Laughing' 'Shower' 'Whistling'
Posters (respondents shown all 4 ads on a colour prompt)	'Technology' 'Surveillance' 'Hotline' 'Following You'	'Technology' 'Surveillance' 'Hotline' 'Following You'	'Camera' 'CCTV' 'Hotline' 'Following You'
Women's weekly magazines (respondents shown both ads on a colour prompt)	Younger and older women standing in a bulls eye	Younger and older women standing in a bulls eye	Younger and older women standing in a bulls eye
Local PR	'Love Cheats' photo story in women's weeklies	'Horror Stories' editorial in local press	Benefit fraud scratch cards published in a TV magazine

Chart 5 shows the proportion recognising at least one of the ads shown at each wave.

Chart 4 Recognition of any advertising by respondent group over time



Overall, the ads were well recognised, with just over four fifths (83%) of the general public recognising at least one of the ads they were shown at wave 5. Recognition was higher amongst claimants, reflecting the targeting of the

campaign, as nine in ten of claimants recognised at least one ad (91% national claimants, 90% local area claimants).

Patterns of recognition among key sub-groups were similar to patterns of awareness, with older respondents from all groups, men and respondents from BME communities less likely to recognise advertising materials (see Table 16). Among the general public, as you might expect, those in the AB social classes were less likely to recognise the campaign, which is not surprising given that activity was targeted at areas with high penetrations of claimants. There were no significant differences in levels of recognition among claimants of different types of benefit.

Table 16. Recognition of any advertising by respondent group (Wave 5)

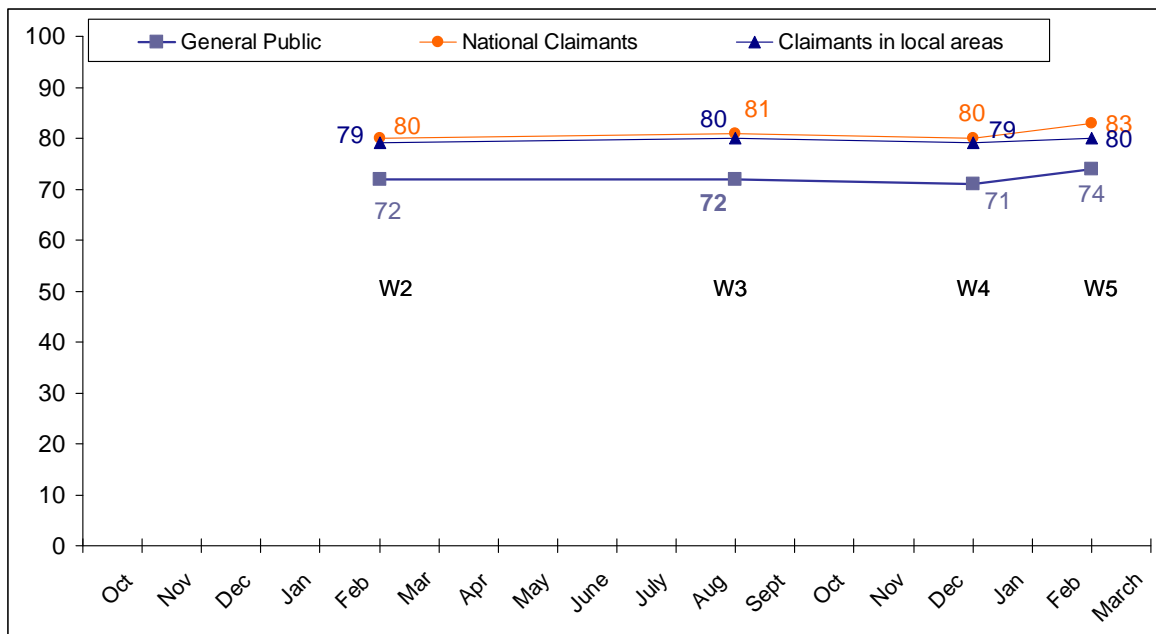
Base: All respondents (W5) % recognising at least one ad (horizontal percentages)		General Public (1928)	National Claimants (1070)	Local Area Claimants (488)
		%	%	%
Age	18-34	91	93	93
	35-54	87	89	87
	55+	73	87	90
Gender	Male	81	87	88
	Female	85	93	92
Social grade	AB	76	n/a	
	C1C2	85		
	DE	84		
Ethnic Community	White	84	94	95
	Non-white	71	76	77
Claimant status	Any key benefits	85	n/a	
	No key benefits	83		
Claim	IS	n/a*	90	91
	JSA		91	89
	HB		91	89
	CTB		92	91

* Base sizes too small for separate analysis

4.6.1. Recognition of TV ads

During the interview, all respondents were shown one of the two TV ads and asked if they had seen it recently. In addition, respondents were asked if they had seen the other TV ad about benefit fraud and were given a brief description of what it depicted. Chart 5 shows recognition of at least one of the TV ads shown or the description of the other ad, amongst the three sample groups from wave 2 to wave 5.

Chart 5 Recognition of TV ads by respondent group over time



Base: All respondents

At wave 2, just under three quarters (72%) of the general public recognised at least one of the TV ads they were shown (i.e. the ad they were shown or a similar advert), and four fifths of the claimant samples recognised at least one advert. The level of recognition remained constant over the next four waves with four-fifths of claimants recognising any TV ads at wave 5 (83% of national claimants) and three-quarters of the general public (74%).

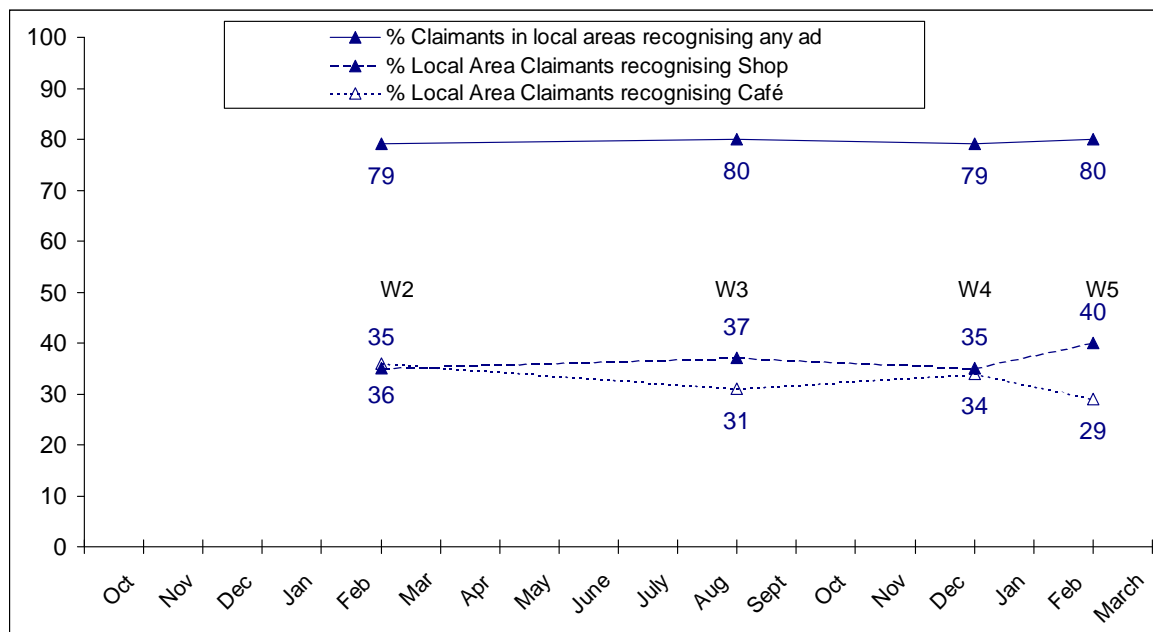
It should be noted that at wave 4 there was a change in the advertising, with a 10 second ad being produced which showed the end of just the ‘Shop’ ad. Around a third of all TV advertising employed this 10 second ad. It is interesting to note that levels of recognition did not decline despite the use of this new, shorter ad.

Chart 6 shows recognition among claimants in local areas broken down by the TV ad they were shown. Up until wave 4, recognition for both ads had remained steady with around a third of claimants in local areas saying they recognised the ad they were shown. However, at wave 5 there was a marked decline in the proportion of local area claimants recognising the ‘Café’ ad (from 34% to 29%).

This decline could be attributed to the use of the 10 second version of the ‘Shop’ ad, which has led to a reduction in the number of exposures of the ‘Café’ ad. Lone parents were particularly likely to recall the ‘Shop’ ad (45% of local area claimants compared with 34% of respondents in two parent

households at wave 5), perhaps because this ad mentioned a partner moving in, which was more relevant to them.

Chart 6 Recognition of each TV ad among local area claimants (wave 2-5)



As observed at previous waves, women were more likely than men to recall either of the TV ads (87% compared with 78% among claimants nationally at wave 5) as were lone parents (88% compared with 73% of claimants from two parent households). White claimants were far more likely to recognise any TV ad compared with their BME counterparts (88% of white claimants nationally at wave 5 compared with 58% of BME claimants nationally). There were no significant differences by age or type of benefit claimed.

Table 17. Recognition of TV ads (national claimants waves 3-5)

Base: All national claimants		Wave 3 (1028)	Wave 4 (1058)	Wave 5 (1070)
		%	%	%
Age	18-34	80	82	83
	35-54	83	79	83
	55+	81	78	82
Gender	Male	77	77	78
	Female	85	83	87
Household composition	Lone parent	87	87	88
	Two parent	79	73	73
Ethnicity	White	86	85	88
	Non-white	59	57	58
Claim	IS	81	80	84
	JSA	79	83	81
	HB	83	80	84
	CTB	82	81	85

4.6.2. Recognition of poster/press ads

As part of the interview, all respondents were shown the four posters on a colour showcard and asked whether they had seen any of them either outdoors or in newspapers. Respondents were able to say whether they had seen any of the individual posters (A, B, C or D), all of them or none of them. As mentioned earlier, the posters were refreshed before wave 5 and the colour prompt was updated accordingly. The colour showcard below was shown to respondents at wave 5.

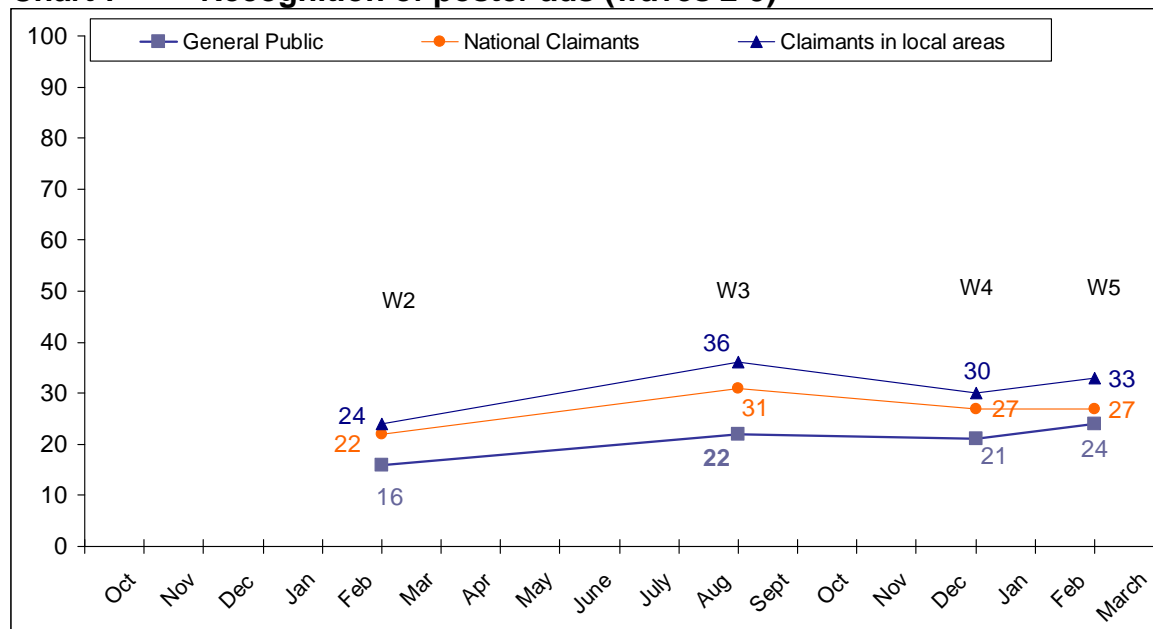
Colour prompt of posters at Wave 5

(picture removed due to file size)

Chart 8 shows the trend in poster recognition over the last four waves. At all waves, local area claimants were most likely to say that they recognise a poster ad, reflecting the fact that posters were shown in the targeted local areas. For example, at wave 5, a quarter of the general public recognised a poster ad, compared with 33% of local area claimants.

Further, amongst claimants, those living in the targeted LADs were more likely to recognise the poster ads than claimants living outside these areas. At wave 5, a third of claimants (33%) in the targeted LADs recognised the poster ads compared with just over a fifth of claimants (22%) not living in the targeted LADs. The same pattern was observed at previous waves, and implies that the targeting of posters to claimants in the local areas has been successful.

Chart 7 Recognition of poster ads (waves 2-5)



Base: All respondents

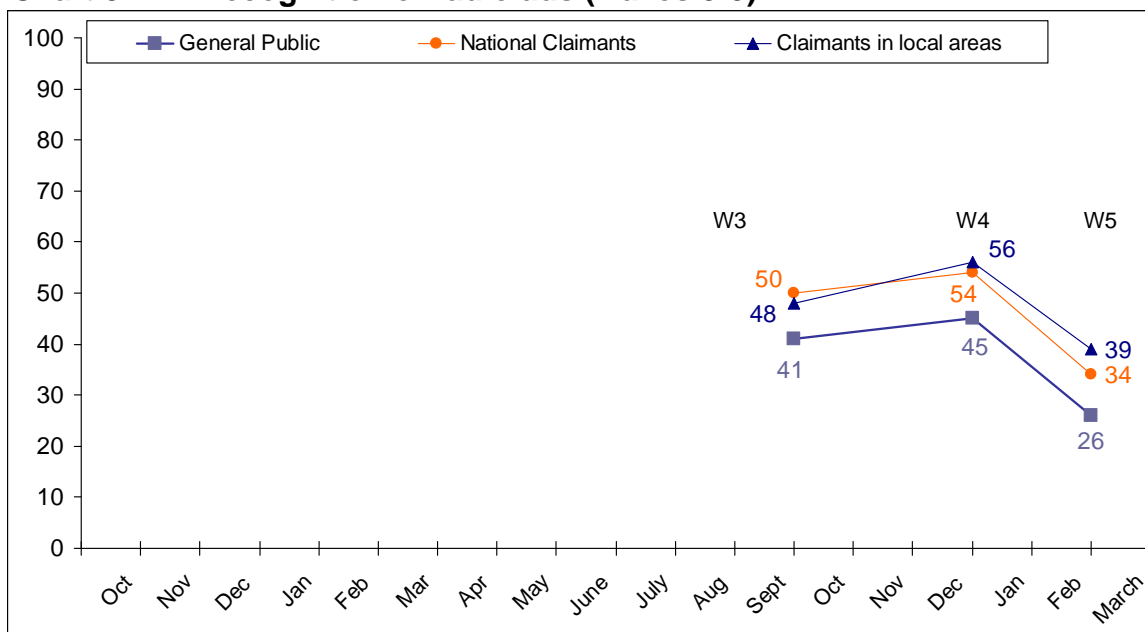
4.6.3. Recognition of radio ads

As mentioned earlier, radio ads were launched in the run up to wave 3 and ran for two bursts before being refreshed in January 2008, prior to wave 5. The ads were targeted particularly at claimants living in local areas and were played on the relevant local radio stations.

Chart 9 shows levels of recognition for the new campaign (i.e. since wave 3). The original radio ads ('Hotline', 'Technology' and 'Undercover Investigators') launched extremely strongly with around 50% of claimants recognising the ad they were played. Levels of recognition were higher amongst claimants than the general public, indicating that the targeting of the ads was successful.

Recognition declined significantly at wave 5 after the new radio ads ('Laughing', 'Whistling' and 'Shower') were launched, with a quarter of the general public recognising the new ads, a third of claimants nationally (34%) and just under four in ten claimants in local areas (39%). The lower levels of recognition reflect lower levels of spend on radio advertising in the run up to wave 5. Recognition as a proportion of the amount spent remained similar across waves 4 and 5.

Chart 8 Recognition of radio ads (waves 3-5)



Base: All respondents

At all waves, younger claimants were more likely to recognise the radio advertising compared with older claimants. At wave 5, 48% of local area claimants aged 18-34 recognised the new ads compared with 30% of 35-54 year olds. These differences are likely to be related to the younger audience profile of local radio stations. There was a significant increase in levels of recognition of radio ads amongst 18-34 year olds between wave 2 (50%) and wave 3 (62%), but this declined to 48% by wave 5.

There were also differences between lone parents and those in two parent households in the local area claimant sample. Lone parents tended to be more likely to have heard the radio ads previously than claimants living in two parent households. These differences were observed at all three waves but they were most apparent at wave 4 when over two-thirds of lone parents recognised the ads (69%) compared with only 45% of two parent households.

Table 18. Recognition of radio ads (local area claimants waves 3-5)

Base: All local area claimants		Wave 3 (458)	Wave 4 (482)	Wave 5 (488)
		%	%	%
Age	18-34	50	62	48
	35-54	50	53	30
	55+	42	48	37
Gender	Male	48	53	40
	Female	49	59	38
Ethnicity	White	50	61	39
	Non-white	44	45	39
Household composition	Lone parent	54	69	42
	Two parent	40	45	35
Claim	IS	47	55	38
	JSA	53	67	46
	HB	45	56	39
	CTB	49	57	39

Claimants in more fraudulent environments were more likely than those in other environments to recognise any of the radio ads over. The differences were not significant at any wave due to the small sample size, but they were consistent and therefore the overall trend suggests that these claimants were more likely to have been exposed to radio ads. It is worth noting that these claimants were no more likely to be located in the targeted areas, so the differences cannot be attributed to differences in targeting.

4.6.4. Recognition of print ads

As part of the interview, respondents were shown a colour prompt of ads which had appeared in women's magazines (see below) and asked if they recognised them. It is worth noting that these print ads were previously used as outdoor posters during the launch phase of the campaign, and it is likely that results at later waves will include some residual awareness from that launch phase.

Colour prompt of women's magazine ads

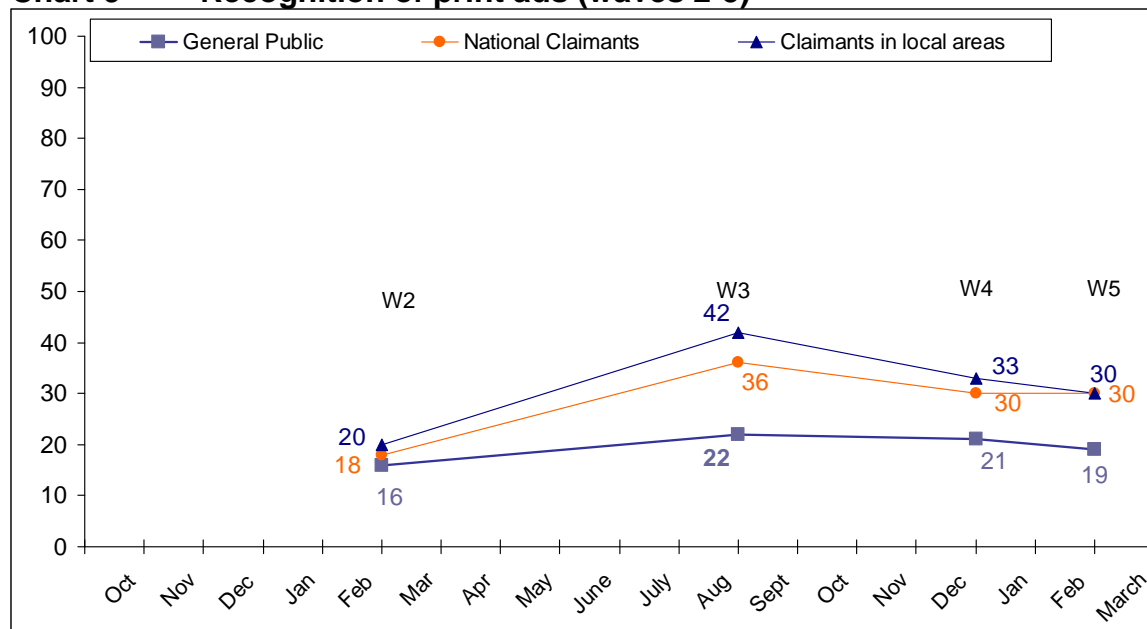
(picture removed due to file size)

At wave 2, around a fifth of claimants (20% in local areas and 18% nationally) recognised the print ads and 16% of the general public.

Recognition increased significantly at wave 3 following a high level of spend on magazine advertising in July/August 2007. At wave 3, just after this advertising, four in ten of claimants (42% in local areas and 36% nationally) and a fifth of the general public (22%) recognised a magazine ad. Levels of

recognition declined among claimants at wave 4 (dropping to around a third of local area and national claimants) and remained at a similar level at wave 5 as Chart 10 shows. This trend is likely to be related to levels of spend on print ads which declined by almost half at wave 4. At wave 5, the planned spend between January – March 2008 was relatively high, but only half had been spent when fieldwork took place in February.

Chart 9 Recognition of print ads (waves 2-5)



Base: All respondents

Print ads were well recognised by younger claimants (39% of 18-34 year olds at wave 5 compared with 23% of 35-54 year olds). As you might expect, they were more likely to be recognised by women (36%) compared with men (22%) at all waves (figures shown are wave 5). At all waves, the ads were particularly likely to be recognised by lone parents (40% at wave 5).

As these ads were not targeted at the 50 LADs, no differences were observed between claimants living in or outside of these areas. Some differences were observed by type of benefit claimed, particularly at wave 4, but there were no differences at wave 5. There were no significant differences by ethnicity at any waves.

4.6.5. Recognition of PR

As mentioned earlier, a range of PR was employed as part of the campaign for a short period of time at each campaign 'burst'. This included the 'Love Cheats' photo story that was published in women's weeklies in the run up to

wave 3, the ‘Horror Stories’ editorial published in local press prior to wave 4 and benefit fraud scratch cards included in a TV magazine prior to wave 5.

Table 19 shows the recognition among claimants for each of these executions.

Table 19. Recognition of local PR (waves 3-5)

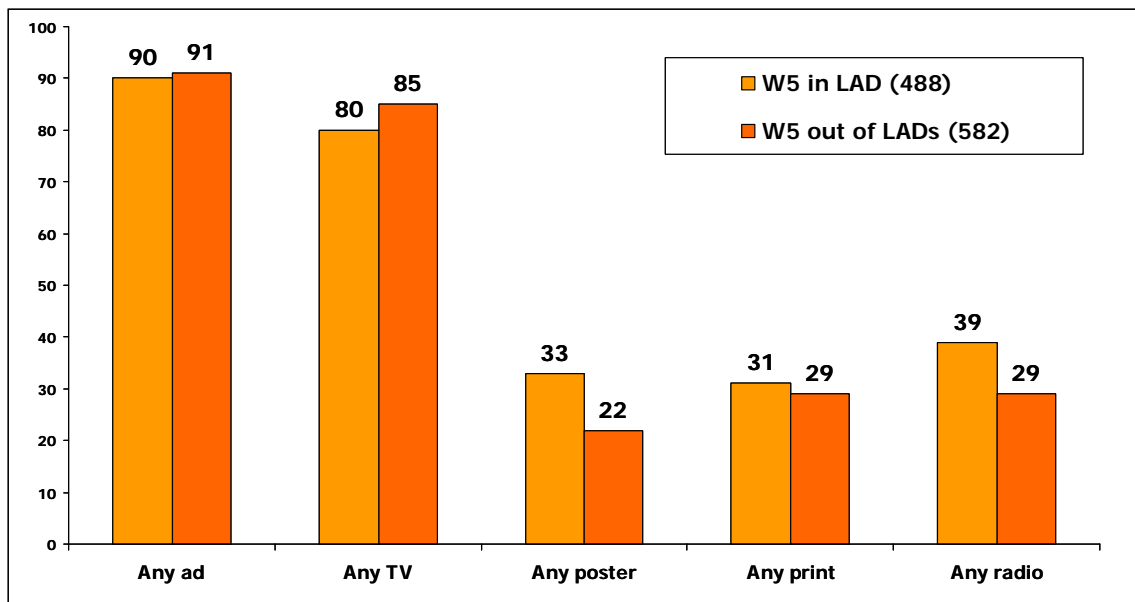
Base: All Claimants	National Claimants		Local Area Claimants	
	Base	%	Base	%
‘Love Cheats’ (wave 3)	1028	12	458	11
‘Horror stories’ (wave 4)	1058	7	482	7
Scratch cards (wave 5)	1070	8	488	8

The highest level of recognition obtained was for the ‘Love Cheats’ photostory in women’s weeklies. This ran for a much longer period of time than the other executions (two months as opposed to one week), although the spend was significantly lower than for ‘Horror Stories’ **Information redacted** for the ‘Horror Stories’). However, the timing of fieldwork is likely to have impacted on recognition for both ‘horror stories’ and the scratch cards, as they ran a few weeks before fieldwork began whilst the ‘Love Cheats’ article was still running whilst research was being carried out.

4.6.6. Recognition of advertising in targeted local areas

As noted earlier, recognition of some campaign materials was higher among claimants living in the targeted LADs. This was particularly the case for outdoor poster and radio advertising, which is specifically targeted at claimants in these areas. Chart 11 demonstrates the success of the local advertising by highlighting the differences in recognition for each type of advertising among claimants living in and outside of these areas.

Chart 10 Recognition of advertising in targeted local areas



Base: All National Claimants

4.7. Qualitative findings on campaign awareness and recognition

4.7.1. General awareness

There was a very high level of spontaneous awareness of the campaign amongst participants in the qualitative research, with nearly all referring to the campaign, without being prompted, during the early stages of the interview.

“I’ve seen those TV ads. I’ve seen them very recently. They’re telling you about crime and how benefit fraud is a crime whatever someone says about why they did it.” (Female, 25-44)

The TV ad was much more likely to be spontaneously mentioned than the other ads, and participants were able to describe the scenarios, the voiceover line saying ‘benefit fraud is a crime’, and the ‘no ifs, no buts’ slogan. Many referred to the fact that they see the ad very frequently.

“It’s the TV ads that I remember the most really. They’re on at the moment aren’t they? Every time I turn the TV on I see one.” (Male, 18-24)

“Yes, I’m aware of it [the campaign]. I’ve seen the ads on the TV over the last few months. They’re on quite a lot aren’t they?” (Female, 25-44)

There were fewer spontaneous mentions of the posters although many recognised them at the prompted level.

*“I’ve seen them. They’re the ones you see on bus stops”
(Female, 18-24)*

“They’re posted all over the place in the Jobcentre. Yeah, I see them all the time” (Male, 35+)

Only women said that they had seen ads about benefit fraud in magazines.

“I’ve seen stuff in magazines. I think they work quite well really. They caught my eye” (Female, 18-24)

It was difficult to verify at the spontaneous level however, that what had been seen in a magazine was an ad, with many being unable to recall the specific details. Many of the women, particularly young women, also talked about articles involving real life stories about fraud. The women found these stories very interesting and memorable, and were often able to describe them in a great deal of detail.

“I read it in a magazine, someone doing it for 15 years – how did she manage that!” (Female, 18-24)

There were no spontaneous mentions of radio ads, and only a few claimed to recognise them at the prompted level.

The campaign appeared to generate hostility and resentment amongst many participants. We believe that the reason for this is relates to the ‘need vs. greed’ dichotomy, described in more detail in section 6.3.4, where fraud is viewed as morally excusable if the perpetrator is in genuine financial need. As they view the characters in the ad to be ordinary benefit claimants with whom they can empathise, this gives rise to hostility towards a system that penalises ‘ordinary’ claimants trying to make a little extra money, rather than going after ‘greedy’, higher value fraudsters.

“It just shows that they’re rubbish at catching people. Why bother otherwise? We are such small fish.” (Male, 18-24)

Some said that they ‘switch off’, either actually or metaphorically, from the message of the campaign in order to avoid being antagonised by the message.

"I just switch it off." (Female, 18-24)

4.8. Summary

Spontaneous awareness has declined since wave 2, which was straight after the campaign launch phase. However, there have been lower levels of spend since the initial launch, and at later waves it appears that the campaign has built on the success of the launch, as levels of awareness and recognition are fairly high in comparison with spend. Total awareness has remained high (7 in 10 respondents at wave 5), apart from a dip at wave 4, which we feel was because of the timing of fieldwork in the run up to Christmas. The main source of awareness continued to be TV ads, followed by poster, newspapers and radio ads.

The qualitative research showed there was strong awareness of the campaign amongst the 'on the cusp' participants. Strongest awareness existed for the TV ads, although some also mentioned the posters and radio ads.

It was clear that participants in the qualitative research, particularly women, were also prolific and interested readers of non-campaign magazine articles and news features about people being caught committing large-scale or long-term fraud.

Proven recall has remained strong across all five waves with almost half of claimants recognising something that can be attributed to the campaign. Respondents were most likely to recall the 'No ifs no buts' slogan or the taped interview under caution.

The main message coming through from the campaign was not to claim if you were not entitled to and the risk of getting caught. There was hostility towards the campaign and its message amongst participants in the qualitative research, due to the perception that the government should target larger scale fraudsters. This may have had the effect that some people 'switch off' from the ads to avoid being antagonised by the message.

Recognition of advertising remains very high with the same patterns in terms of those most likely to recognise the ads (men, older and BME respondents were least likely). Four-fifths of claimants recognise the TV ads although there has been a significant decline in the proportion recognising the 'Café' ad compared with the 'Shop' ad. This latter finding reflects changes in the

advertising rotation, with the introduction of 10 second ads featuring the character in the 'Shop' ad.

Recognition of poster ads dipped at wave 4 and was climbing back to wave 3 levels by wave 5 (around a third of claimants recognised them). There has been a decline in the proportions recognising women's press ads since wave 3, which can be attributed to much lower spend.

Radio ads launched very strongly at wave 3 with half of claimants recognising them and this increased by a further 6% at wave 4. The refreshed ads at wave 5 fared less well with only two-fifths of local area claimants recognising them, although these differences could be related to lower spend in the run up to wave 5.

In terms of PR, the 'Love Cheats' was the most successful (12% recognised at wave 3) with ads running over a long period of time but with a relatively low spend. The 'Horror Stories' and scratch cards ran for a shorter time and were more expensive but recognition was much lower. This suggests that sustained PR activity at a low level over a longer time period may be more effective than shorter more expensive activity, although the timing of the research could have impacted on these figures.

The findings show the campaign has been successful in targeting claimants in local areas with higher levels of awareness in targeted LADS for radio and poster ads.

5. Perceived messages of the campaign

Immediately after being shown the campaign advertisements at waves 2-5, all respondents were asked a number of questions to establish what they thought were the main messages being delivered by the campaign and also to canvas their general views of the advertising. These questions were not asked at the baseline as the new campaign had not yet been launched.

Specific messages that relate directly to the four campaign objectives are detailed in greater depth in the corresponding chapters of this report, but in section 5 we provide an overview to show how the campaign was communicated.

5.1. Unprompted campaign messages

Having been shown the campaign advertisements, all respondents were asked “What do you think are the main messages of these advertisements?” Responses were recorded verbatim and later coded into categories to enable analysis. The next table shows the main messages communicated by the campaign spontaneously mentioned at wave 5.

The top three mentions were:

- Abusing the benefits system is a crime (mentioned by more than a third of all sample groups at wave 5)
- “If you commit benefit fraud you will get caught (mentioned by over a quarter of all sample groups)
- Don’t claim when you are not entitled to (mentioned by at least a fifth of all sample groups).

Other commonly mentioned messages (mentioned by between 10-20% of all sample groups) were:

- You may be prosecuted
- Benefit fraud is a form of theft
- You might get a criminal record
- Lots of people get caught for benefit fraud

There were a number of consistent trends in the data if we compare the general public sample with the national claimants sample; the general public were significantly more likely to spontaneously mention the following campaign messages:

- You may be prosecuted (18% of the general public compared with 15% of national claimants at wave 5)
- Benefit fraud is a form of theft (16% of the general public compared with 12% of national claimants at wave 5)
- There are no excuses for committing benefit fraud (8% of the general public compared with 5% of national claimants at wave 5)

In contrast, claimants were more likely to spontaneously mention “don’t claim when you are not entitled / don’t do it” (28% compared with 20% of the general public at wave 5). The proportions of local claimants spontaneously mentioning various messages was approximately in line with the findings for national claimants.

Table 20. Main messages communicated by campaign, unprompted by respondent group (Wave 5)

Base: All respondents (W5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %
Abusing the benefits system is a crime	35	34	37
If you commit benefit fraud you will get caught	28	25	24
Don't claim when you are not entitled/don't do it	20	28	25
You may be prosecuted	18	15	12
Benefit fraud is a form of theft	16	12	13
You might get a criminal record	13	12	10
Lots of people get caught for benefit fraud	13	10	9
You may be fined/lose benefits/money/ have to pay it back	9	7	5
The Government is cracking down on benefit fraud	9	6	4
You may go to prison	8	8	7
There are no excuses for committing benefit fraud	8	5	6
It is easy for benefit fraud to be detected	6	5	6
The penalties for benefit fraud are not worth the risk	5	3	2
It's not fair to other people/cheating others/taking money from other people	4	5	5
Deter people from doing it/so people don't start defrauding benefits	4	5	5
Don't know	6	6	6
Other answers mentioned by less than 5% of respondents			

Table 21 shows the messages spontaneously mentioned by national claimants over time. While there have been some slight fluctuations from wave to wave, the overall pattern across the four waves is fairly consistent for the majority of messages.

The main exception is “You might get a criminal record”, which increased from less than 1/2% at wave 2 to 11% at wave 3, and has remained at around the same level since. This may be linked to the introduction of new radio ads and poster ads between waves 2 and 3. There has also been a slight similar increase in the proportion spontaneously mentioning that the ads told them ‘if you commit benefit fraud you will get caught’ (21% wave 2, 25% wave 5).

Table 21. Main messages communicated by campaign (unprompted) by national claimants over time

Base: National claimants	Wave 2 (1439) %	Wave 3 (1028) %	Wave 4 (1058) %	Wave 5 (1070) %
Abusing the benefits system is a crime	34	32	32	34
Don't claim when you are not entitled/don't do it	30	24	26	28
If you commit benefit fraud you will get caught	21	26	23	25
You may be prosecuted	18	15	12	15
Benefit fraud is a form of theft	12	13	13	12
You might get a criminal record	*	11	10	12
Lots of people get caught for benefit fraud	9	14	10	10
You may go to prison	8	9	9	8
You may be fined/lose benefits/money/have to pay it back	8	8	7	7
The Government is cracking down on benefit fraud	7	9	8	6
There are no excuses for committing benefit fraud	8	7	6	5
It's not fair to other people/cheating others/taking money from other people	5	7	5	5
It is easy for benefit fraud to be detected	3	6	6	5
Deter people from doing it/so people don't start defrauding benefits	5	6	4	5
The penalties for benefit fraud are not worth the risk	5	6	4	3
Tell Jobcentre Plus or Local Authority if your circumstances change (unspecified)	6	6	3	3
Don't know	9	4	5	6
Other answers mentioned by less than 5% of respondents				

In addition, spontaneous mentions of the message “If you commit benefit fraud you will get caught” was consistently higher among claimants with

proven recall of the campaign and claimants who recognised any advertisement (with the exception of wave 4). This suggests that the risk of getting caught is one of the key messages being communicated by the campaign.

In addition, across all waves the data suggests that those who recognise any radio, poster or print advertisements were more likely to spontaneously mention they will get caught than those who recognised television advertising only (34% of national claimants with proven recall compared with 25% overall). This is likely to be related to the messages in the posters and radio advertisements (e.g. undercover investigators, using technology to catch fraudsters, calling the benefit fraud hotline) which particularly focus on the risk of getting caught.

Table 22. Main messages communicated by campaign (unprompted) by national claimants over time – “If you commit benefit fraud you will get caught”

Base: National claimants		W2 (1439) %	W3 (1028) %	W4 (1058) %	W5 (1070) %
Proven recall	Proven recall	28	31	26	31
	No recall	14	20	18	18
Campaign recognition	Any ad	23	27	24	26
	Any TV	23	28	24	27
	Any radio	n/a	28	25	28
	Any posters	30	27	25	28
	Any print	25	32	25	27
	TV only	21	22	20	25
	None	9	15	18	13

5.2. Prompted campaign messages

In order to gain a consistent indication of the messages taken out of the advertising, all respondents were shown a list of messages and asked which of them they thought the advertisements were trying to convey. Once again, this question was not asked at the baseline as the new campaign had not yet been launched. Table 23 shows the proportion saying that the campaign conveyed each of the main messages at wave 5.

Table 23. Main messages communicated by the campaign (prompted) by all respondent groups (Wave 5)

Base: All respondents (WV5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %

Base: All respondents (WV5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %
Abusing the benefit system is a crime	76	76	72
Benefit fraud is a form of theft	55	53	50
The Government is cracking down on benefit fraud	53	54	51
If you commit benefit fraud you will get caught	49	50	48
There are no excuses for committing benefit fraud	46	44	42
The penalties for benefit fraud are not worth the risk	39	42	40
It is easy for benefit fraud to be detected	35	35	33
Lots of people get caught for benefit fraud	32	37	38
Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law	31	36	36
Don't know	4	3	5

Approximately three quarters of all sample groups said the advertising told them that “Abusing the benefit system is a crime”. Approximately half agreed “Benefit fraud is a form of theft” and/or “The Government is cracking down on benefit fraud” and/or “You will get caught if you commit benefit fraud”.

In general, the messages communicated by the campaign were broadly similar for all sample groups, and this pattern of response was similar at all waves. However, claimants were more likely than the general public to think that the advertisements told them that “Lots of people get caught for benefit fraud” (for example, at wave 537% national claimants and 38% local area claimants, compared with 32% of the general public). Additionally, a larger proportion of claimants compared with the general public (36% of national or local area claimants, 31% general public at wave 5) thought the advertisements conveyed the message that “Not informing Job Centre Plus or the local authority about a change in circumstances is breaking the law”.

Those who recognised the advertisements were more likely than those who did not recognise any ad to pick up on the messages from the campaign. The same pattern existed among those able to describe the ads accurately to us (proven recall) and those with no recall. These findings suggest that claimants who had been exposed to the ads before they were interviewed had

taken on board more of the campaign messages, and that the messages build with continued exposure.

Table 24. Main messages communicated by the campaign (prompted) national claimants by recall/recognition (Wave 5)

Base: National claimants (W5)	Proven recall (512) %	No recall (308) %	Recognise any ad (971) %	Do not recognise any ad (99) %
Abusing the benefit system is a crime	80	71	77	63
Benefit fraud is a form of theft	61	44	54	37
The Government is cracking down on benefit fraud	61	45	55	41
If you commit benefit fraud you will get caught	58	38	51	35
There are no excuses for committing benefit fraud	53	33	45	30
The penalties for benefit fraud are not worth the risk	48	35	44	24
It is easy for benefit fraud to be detected	42	27	36	21
Lots of people get caught for benefit fraud	43	31	38	28
Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law	43	26	37	22
Don't know	1	7	2	15

5.3. Agreement with statements about campaign message

In order to gauge reaction to the advertising campaign, all respondents at waves 2 to 5 were read a series of statements about the advertisements and asked to what extent they agreed or disagreed with each. The order in which statements were read out was rotated in order to minimise any potential order effects on answering. Table 26 shows the proportion of respondents who agreed (agree/agree strongly) with each statement for all three sample groups at wave 5.

Table 25. Reactions to the campaign all respondent groups (Wave 5)

Base: All respondents (WV5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %
These ads...% Agreeing (agree/agree strongly)			
Positive statements			
...made me more likely to tell Job Centre Plus or Local Authority if my circumstances change	n/a*	62	63
...made me realise benefit fraud is more serious than I had previously thought	54	60	63
...told me something I didn't know before	27	31	32
...are aimed at people like me	12	31	32
Negative statements			
...won't stop people from committing benefit fraud	67	63	60
...are irritating	19	26	27
...are everywhere and I'm bored of seeing them	11	18	19

* asked of key benefit claimants only

The findings indicate that the campaign is encouraging claimants to report changes in their circumstances. At wave 5, nearly two-thirds of national claimants and claimants in targeted local areas agreed that the advertisements made them more likely to tell Jobcentre Plus or the local authority if their circumstances change (62% and 63% respectively). This has remained relatively constant over the last few waves.

There are also indications that the campaign was making claimants realise how serious benefit fraud is, and the findings show a marked difference between claimants and the general public.

At wave 5, around two-thirds of claimants agreed that the advertisements made them realise that benefit fraud is more serious than they had previously thought compared with 54% of the general public. It is interesting to note that, while the proportion of claimants agreeing has not changed significantly over time, there has been a significant increase in levels of agreement amongst the general public: from 47% at wave 2 to 54% at wave 5. This indicates that the campaign may have started to impact on wider societal attitudes towards benefit fraud.

The campaign also aims to educate claimants about benefit fraud, and at wave 5 almost a third of all claimants agreed that the ads told them something they did not know before (31% and 32% respectively). Agreement with this statement was higher among key benefit claimants in the general public sample than it was amongst those who claimed no key benefits (31% compared with 27% respectively at wave 5).

Unsurprisingly, benefit claimants were more likely than the general public to agree that the advertisements were aimed at people like them. While just under a third of national claimants and claimants in local targeted areas (31% and 32% respectively) agreed that this was the case, only around one in ten (12%) of the general public thought the campaign was targeted at them. There were no changes in response to this question over time.

Given the target audience, it is not surprising that claimants were more likely than the general public to perceive the advertisements as either irritating (26% of national claimants compared with 19% of the general public) or that they are everywhere and respondents are bored of seeing them (18% of national claimants compared with 11% of the general public). However, it is encouraging to note that even amongst key benefit claimants, agreement with these statements is only around a quarter or less, and these have not increased over time, despite the fact that the campaign has been running for some time.

Similarly, there has been an encouraging decline in the proportion of claimants agreeing that the campaign “Won’t stop people from committing benefit fraud”, from 67% of local area claimants at wave 3 to 60% at wave 5.

5.4. Qualitative findings

During the ethnographic case study interviews, participants in the qualitative research were asked what they thought were the main messages of the campaign. Responses to this question are described in this section. This was followed by a series of questions designed to explore the detailed messages in the light of the campaign objectives, and responses to these are discussed in subsequent sections of this report.

Consistent with the quantitative findings, participants in the qualitative research were most likely to say that the key message of the campaign is that

'benefit fraud is a crime', and that there are 'no excuses' for committing benefit fraud. A further key message of the campaign, according to participants in the qualitative research, was that the government is 'clamping down' on benefit fraud.

As already described, there was a high awareness in the qualitative sample of the "No ifs, No buts" slogan. This was often the first thing to be mentioned in relation to the campaign. The slogan appears to strongly communicate that benefit fraud is unacceptable.

"It says exactly what needs to be said. Taking money that isn't yours is wrong." (Female, 25-44)

"It's memorable. The message that benefit fraud is wrong is plain and clear." (Female, 18-24)

"Yeah, the 'no ifs, no buts' thing really sticks in my head. It's the one thing I can say for certain that I remember about the ads...very catchy I'd say." (Male, 35+)

As we have found in previous qualitative research, there was a perception that the fact there is an advertising campaign means the government is 'clamping down' on benefit fraud, and that there is likely to be an increased effort to catch fraudsters taking place in parallel to the advertisement campaign. As might be expected, the posters most effectively communicated the clamp-down message, although this message was also communicated by the fact of the existence of a campaign, even without considering the campaign messages themselves.

The campaign was described as 'worrying' and 'scary' by many participants, who perceived a sense of threat communicated by the ads. This was most often mentioned by younger women.

"I don't know if it [the benefit fraud ads] works, but it looked scary to me!" (Female, 18-24)

The two elements where the TV ad communicated this sense of threat most effectively were the darkness of the final image showing the character being interviewed under caution, and the tone of the final voiceover saying that 'benefit fraud is a crime.'

As a corollary to this, few identified the ‘consequences’ messages as key, and in many cases did not mention these until specifically prompted. This may be as a result of the fact that, as mentioned in Chapter 4, there was hostility to the campaign, with the result that people ‘switched off’ mentally and did not engage with the end of the TV ad where the consequences were described in the voiceover. Alternatively, it is possible that the risk and threat messages communicated by the interview scene took precedence in the viewer’s attention.

5.5. Summary

The top three **spontaneous** messages from the campaign were ‘benefit fraud is a crime’, ‘if you commit benefit fraud you will get caught’ and ‘don’t claim when you are not entitled to’ which have remained key take outs since wave 2.

At all waves, the general public were more likely than claimants to **spontaneously** pick up on messages relating to punishments (‘you might get prosecuted’) and how wrong it is (‘benefit fraud is a form of theft’ and ‘there are no excuses’). Claimants were more likely than the general public to say that the campaign told them ‘don’t claim when you are not entitled to’.

There was an increase in the proportion of respondents **spontaneously** a number of messages related to risk and consequences with the introduction of the new ads in the run up to wave 3: the proportion mentioning the ads told them ‘you might get a criminal record’ increased between waves 2 and 3, which has remained at the same level since then and ‘if you commit benefit fraud you will get caught’ is being communicated particularly well among those recognising any ad or with proven recall of the campaign, which demonstrates how strongly this is being conveyed by the campaign.

The risk messages were also coming through strongly at the **prompted** level, with a significant increase at wave 3 and remaining at the same level since. Those recalling the campaign and recognising any ad were again more likely to pick up on these messages. Messages related to reporting changes in circumstances and a government ‘crackdown’ have fallen since wave 3 suggesting that these have become secondary messages.

It is encouraging that the proportion of local area claimants saying the campaign “won’t stop people from committing benefit fraud” has declined since wave 3. However, this figure still stands at six in ten, indicating that there is still a large group of claimants who think the campaign will have little impact on fraudsters’ behaviour.

Attitudes relating to whether the ads are irritating or they are everywhere and respondents were bored of seeing them have seen no significant changes, which indicates there is little evidence of campaign wear-out.

The qualitative research reflects the quantitative findings, in that the message that ‘benefit fraud is a crime’ was most often identified as the key message from the campaign. The ‘no if’s no buts’ slogan communicated this most strongly, providing viewers with a clear ‘no excuses’ message. There was a sense of threat communicated by the campaign, through the image of the character being interviewed under caution, and the tone of the final voiceover.

6. Perceptions of benefit fraud

6.1. How wrong is benefit fraud?

Towards the start of the interview, before discussing or showing any advertising materials, all respondents were asked to rate how wrong they thought a number of criminal activities were. They were asked to rate 8 activities on a scale from 1 to 10, where 1 indicates the activity is acceptable in some circumstances, and 10 indicates the activity is wrong all the time, regardless of the circumstances.

The list of activities was compiled to include a range of criminal activities, as follows:

- Avoiding paying the right amount of income tax
- Bringing cigarettes into the country, without paying tax duty
- Burglary from someone’s home
- Claiming more from the benefits system than you are entitled to
- Graffiti
- Mugging

- TV license fee evasion
- Owning and driving a car with no insurance

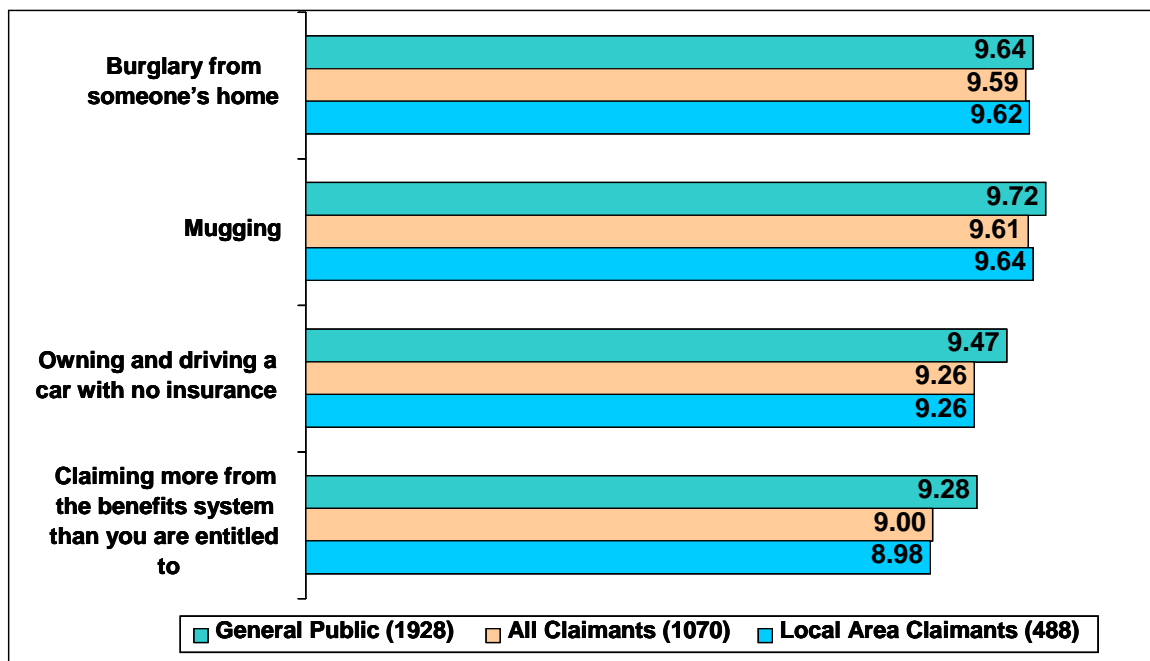
Chart 11 shows the activities rated as 'most wrong' and the mean rating given to each (out of ten), as recorded at wave 5. In Wave 5 benefit fraud was ranked 4th in the context of the other activities and hence seen as more acceptable than some other crimes. This ranking has not changed since wave 1², and benefit fraud has consistently been perceived as:

- less wrong than activities which may be seen to have a direct impact on others such as burglary, mugging and driving without insurance
- more wrong than activities which some might think of as 'victimless' such as graffiti, tax evasion, licence fee evasion and not paying cigarette duty

Overall, the general public were most likely to think benefit fraud is wrong (a mean score of 9.28 out of 10) whilst claimants in the targeted local areas were the least likely to think it is wrong (a mean score of 8.98 out of 10).

Chart 11 How wrong activities are perceived to be by all respondent groups (Wave 5)

² Please note that at the baseline and wave 2, it was ranked 5th but this is because there was an additional criminal activity 'car theft' which ranked top.



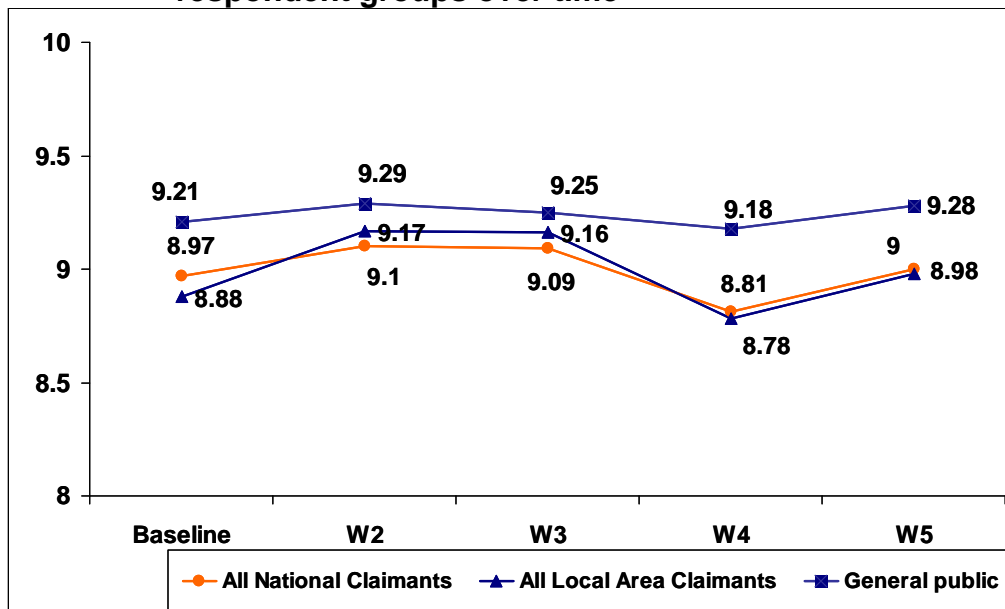
Base: All respondents (W5 results shown)

Chart 12 shows the trend in ratings for how wrong benefit fraud was perceived to be over the last five waves. At Wave 2, it was noted that there was a significant increase in the rating given by local area claimants and it was unclear at that stage whether that was a long term trend or a 'blip'. The chart demonstrates that it was a long term trend with the 'wrongness' rating remaining high and the gap between claimants and the general public much reduced at wave 3.

However, at wave 4 there was a sharp decline in how wrong benefit fraud is perceived to be, particularly among claimants. We believe this is related to the fieldwork taking place just prior to Christmas, when fraudulent activity could perhaps be seen as more acceptable. There is also a wide range of anecdotal evidence that suggests fraudulent behaviour is seen as more acceptable and less wrong around Christmas, particularly if there are children in the household. Indeed the mean wrong scores for all criminal activities dropped at wave 4 and then increased again at wave 5.

The qualitative research indicated that pressure to provide gifts for children at Christmas and birthdays is one of the most challenging, not to mention emotionally charged, financial pressures for those on benefits. This is a key situational driver towards 'need' based fraud, described in further detail in Section 7, where fraud is excused due to a perceived 'legitimate' need for extra money.

Chart 12 How wrong benefit fraud is perceived to be by all respondent groups over time



Base: All respondents

Ratings of how wrong benefit fraud perceived to be varied significantly between different respondent sub-groups as Table 26 shows. The following patterns were observed at Wave 5 (it should be noted that similar trends existed at previous waves):

- Older respondents and women were more likely to think that benefit fraud is wrong
- At wave 2, BME respondents mean rating was lower than white respondents but since wave 3 they have tended to rate benefit fraud as more wrong than white respondents and this is particularly the case among claimants
- In previous waves, there were differences between claimants and non-claimants in the general public sample, with non-claimants more likely to think benefit fraud is wrong, but there were no significant differences between these two groups at wave 5.
- However, claimants of Job Seekers' Allowance continue to be the most likely to feel that benefit fraud is acceptable, with a tenth giving a rating of 1-3 where 1 is seen as 'acceptable in some circumstances'
- Although the proportion of family or friends on benefit appears to play a part in determining how wrong benefit fraud is perceived to be among the general public and national claimants, it seems to be less important

among local area claimants. Typically, those who are surrounded by others on benefit tend to give significantly lower ratings (i.e. are less likely to think that benefit fraud is wrong). This is not linked to type of benefit claimed, as JSA claimants are no more likely than other claimants to have many of their friends and family on benefit.

- Those who spontaneously recalled the campaign were more likely to think benefit fraud was wrong than those who did not recall the campaign at all, but there was less difference between those recognising the campaign and those who did not.

Table 26. How wrong is benefit fraud perceived to be? By all respondent groups by personal demographics (wave 5)

Base: All respondents at W5 Mean rating (1-10 where 10= wrong all the time and 1=acceptable in some circumstances)		General Public (1928) Mean score	National Claimants (1070) Mean score	Local Area Claimants (488) Mean score
Age	18-34	9.09	8.85	8.74
	35-54	9.31	9.08	9.11
	55+	9.40	9.19	9.29
Gender	Male	9.23	8.74	8.79
	Female	9.32	9.22	9.14
Social grade	AB	9.45	*	*
	C1C2	9.15	9.01	8.75
	DE	9.38	9.00	9.00
Ethnic Community	White	9.28	8.98	8.97
	Non-white	9.25	9.09	9.01
Claimant status	Any key benefits	9.29	n/a	
	No key benefits	9.27		
Claim	IS	9.43	9.09	9.05
	JSA	8.62	8.54	8.68
	HB/CTB	9.33	9.05	9.03
Friends and family on benefit	All/most	9.13	8.86	9.04
	Some	9.21	8.98	8.89
	Few/none	9.32	9.07	8.99
Spontaneous awareness	Aware	9.24	9.21	9.28
	Not aware	9.26	8.71	8.73
Campaign recognition	Recognise any	9.27	9.01	8.98
	Recognise none	9.30	8.93	8.94

* Base size too small for separate analysis

n/a – all claimants sample groups claim key benefits

6.2. Attitudes towards benefit fraud

All respondents were shown a number of statements related to benefit fraud and how wrong they perceived it to be and asked whether they agreed or disagreed with each one. The statements were as follows:

- People who abuse the benefits system should feel guilty about what they are doing
- Abusing the benefits system is no different to stealing
- For some people abusing the benefits system is the only way to get enough money to live on

For all statements agreement was highest amongst the general public sample who are more likely than claimants to perceive benefit fraud to be wrong (apart from the third statement where agreement is lower among the general public as we would expect). For all three statements the national claimants and the local-area claimants showed very similar results.

Table 27. Attitudes towards benefit fraud (wave 5)

Base: All respondents at W5 <i>% agreeing</i>	General Public (1928)	National Claimants (1070)	Local Area Claimants (488)
People who abuse the benefits system should feel guilty about what they are doing	83%	76%	77%
Abusing the benefits system is no different to stealing	79%	70%	71%
For some people abusing the benefits system is the only way to get enough money to live on	36%	44%	42%

At Wave 5 claimants in more fraudulent environments (where everyone or most people they know were claiming benefits and felt most people were claiming more than they were entitled to) gave somewhat contradictory responses. Although they were more likely to agree that people should feel guilty and that abusing the system was no different to stealing, two-thirds felt benefit fraud was the only way for some people to get enough money to live on. Chart 13 shows the marked difference in responses among national claimants in more fraudulent environments compared with those not living in those environments.

The qualitative research suggests that this inconsistency may be explained by the fact that although many claimants felt that fraud is dishonest and reprehensible, many fraudulent claimants felt they were given no choice by a system that does not meet their financial needs.

Chart 13 Attitudes towards benefit fraud by fraudulent environments

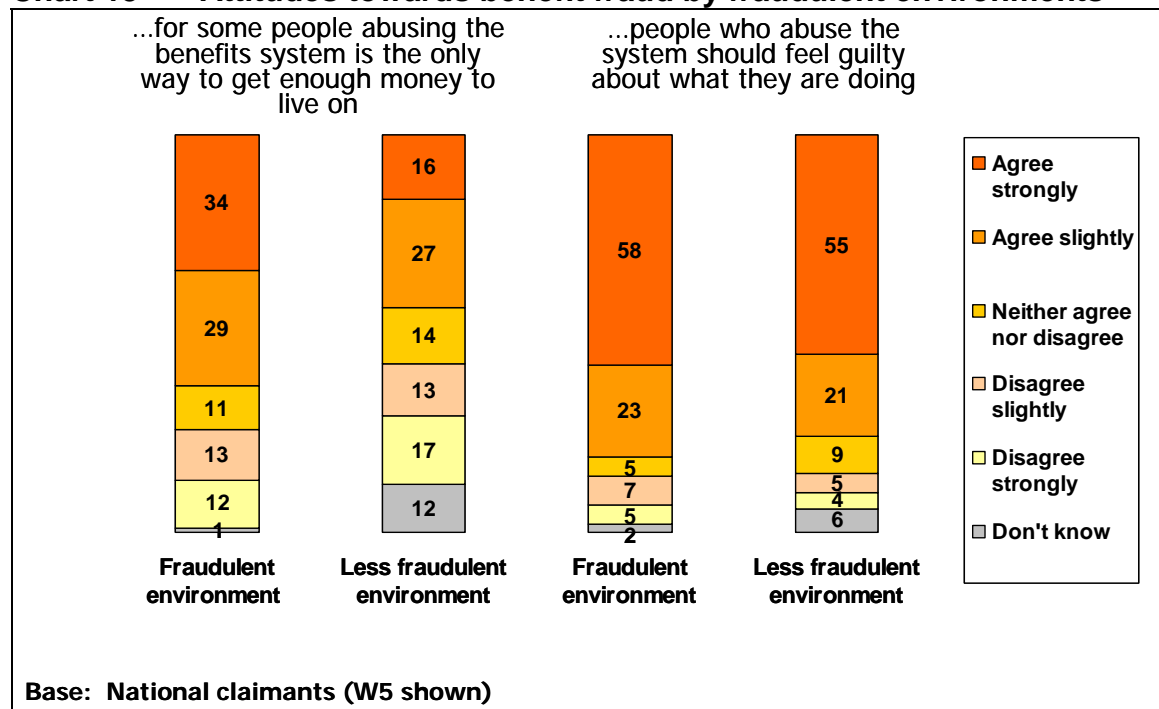


Table 28 shows the proportion of claimants in local areas agreeing strongly or slightly with each of the three statements. Across the three statements a number of trends were observed:

- Women were more likely to think that people should feel guilty and that benefit fraud is no different to stealing, but they were no less likely to think benefit fraud is the only way to have enough money to live on;
- Those claiming JSA were typically less likely to think people should feel guilty, less likely to perceive benefit fraud as no different to stealing and more likely to agree that it is only way to get enough money to live on;
- Claimants who could spontaneously recall the campaign or with proven recall of the campaign were more likely to agree that abusing the benefits system is no different to stealing or people should feel guilty about committing benefit fraud. They were also less likely to agree that benefit fraud is the only way to get enough money to live on;
- The same pattern existed among those who recognised the advertising who were more likely to agree that people should feel guilty and it's no different to stealing. However, they were more likely to agree that it's the only way to get enough money to live on;

Table 28. Attitudes towards benefit fraud by Local Area Claimants by personal demographics

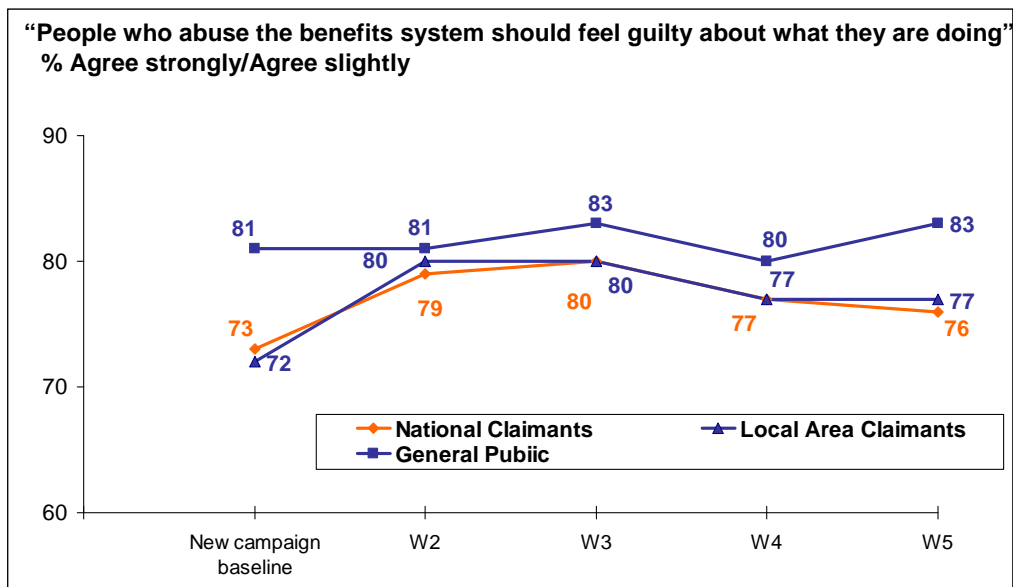
Base: All local area claimants at W5 (488) % agreeing (horizontal percentages)	People who abuse the benefits system should feel guilty about what they are doing	Abusing the benefits system is no different to stealing	For some people abusing the benefits system is the only way to get enough money to live on
Gender			
Male	73%	70%	41%
Female	80%	73%	43%
Age			
18-34	75%	66%	38%
35-54	80%	74%	46%
55+	75%	76%	42%
Claim:			
Income Support	79%	75%	40%
Job Seekers' Allowance	73%	64%	50%
Housing/Council Tax Benefit	78%	74%	41%
Spontaneous awareness:			
Aware of any	77%	78%	47%
Proven recall	76%	74%	49%
None	74%	62%	34%
Recognition:			
Any	77%	72%	40%
None	77%	61%	56%
Fraudulent environments*			
Yes	82%	75%	65%
No	76%	71%	40%

*Claimants who say everyone or most people they know are claiming benefits and think lots of people are claiming more than they are entitled to.

0 shows responses to the statement 'People who abuse the system should feel guilty about what they are doing'. Over time, one would hope that the proportion of respondents agreeing with this statement would increase.

At the baseline, around eight in ten of the general public and seven in ten claimants agreed that people who abuse the system should feel guilty about what they are doing. Levels of agreement among claimants increased significantly after the campaign was re-launched at wave 2 and this trend continued at wave 3 but there was a slight decline in the proportion agreeing that people should feel guilty at wave 4 among both claimants and the general public. At wave 5 the general public figures recovered and are now back at 83% (the same as wave 3) but the claimant figures have remained unchanged since wave 4 at 77%. Levels of agreement for local area claimants have remained closely in line with those of national claimants for all waves.

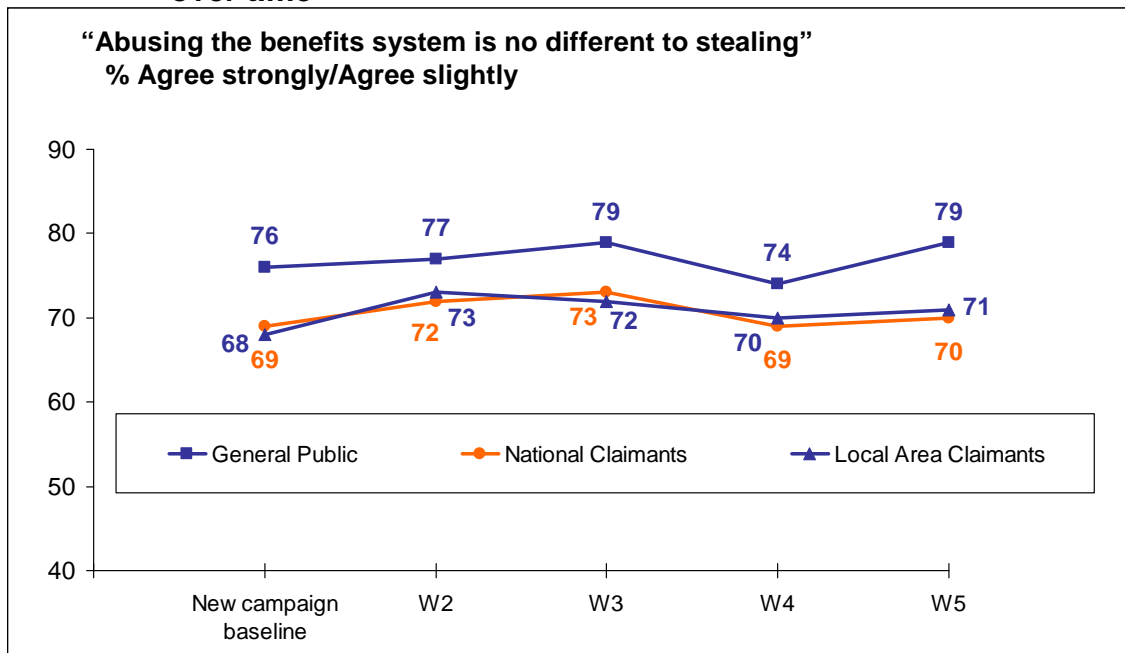
Chart 14 Attitudes towards benefit fraud: guilt by all respondent groups over time



Base: All Respondents

Respondents were then asked whether they agreed or disagreed that ‘abusing the benefits system is no different to stealing’, and results are shown in Chart 15. As with the previous statement, the aim of the campaign is to increase the proportion of people who agree.

Chart 15 Attitudes towards benefit fraud: Abusing the benefits system is no different to stealing by all respondent groups over time



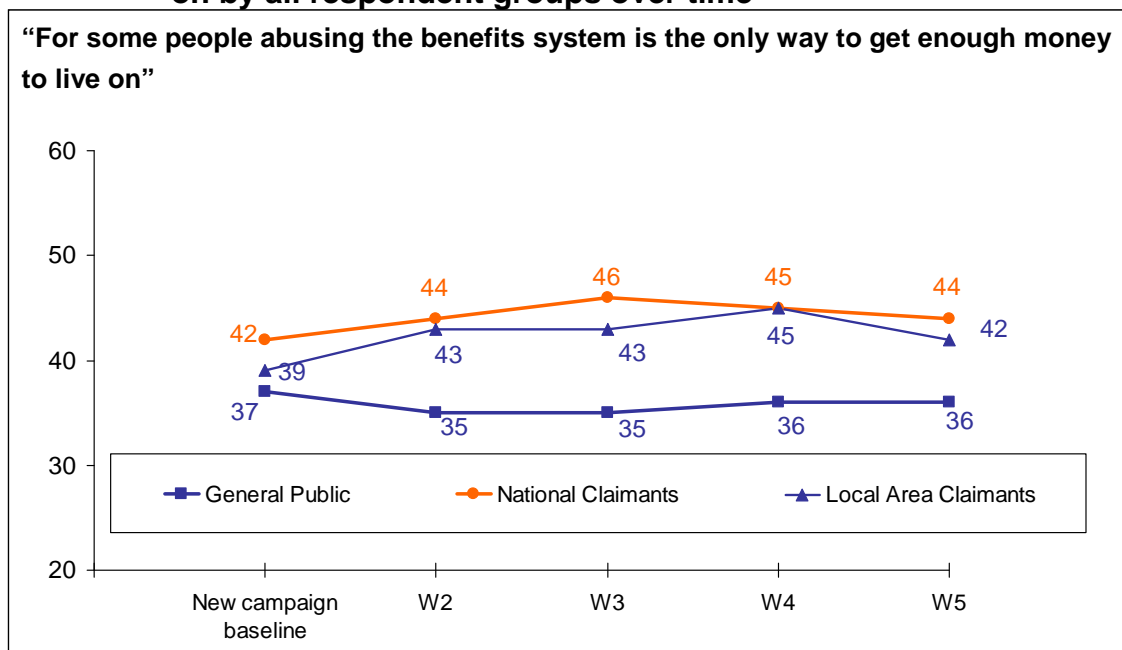
Base: All Respondents

Around three quarters of the general public agreed with this statement at the baseline, and there was also strong agreement among claimants with two-thirds agreeing strongly or slightly. At wave 2, increases in the proportion of claimants strongly agreeing brought results for claimants closer to those for the general public. This trend continued at wave 3 but there was a decline in wave 4, particularly among the general public. As with previous measures, the general public figures recovered at wave 5 but levels of agreement among claimants remained at wave 4 levels. Once again, agreement amongst local area claimants remained aligned with those for national claimants.

The change in perceptions at wave 4 can, we believe, be in part attributed to the timing of the research, which was carried out just prior to Christmas. As mentioned earlier, there is anecdotal evidence that people may be more tolerant of benefit fraud around Christmas, particularly with regard to families with children.

Respondents were also asked whether they agreed or disagreed that 'abusing the benefit system was the only way some people could get enough money to live on'. Unlike the other attitude measures in this section, the aim of the campaign is to reduce the proportion of respondents who agree with this statement.

Chart 16 Attitudes to benefit fraud: for some people abusing the benefits system is the only way to get enough money to live on by all respondent groups over time



Base: All Respondents

Around three quarters of the general public agreed with this statement at the baseline, and there was also strong agreement among claimants with two-thirds agreeing strongly or slightly. At wave 2, increases in the proportion of claimants strongly agreeing brought results for claimants closer to those for the general public. This trend continued at wave 3 but there was a decline in wave 4, particularly among the general public. As with previous measures, the general public figures recovered at wave 5 but levels of agreement among claimants remained at wave 4 levels. Once again, agreement amongst local area claimants remained aligned with those for national claimants.

The change in perceptions at wave 4 can, we believe, be in part attributed to the timing of the research, which was carried out just prior to Christmas, when some people may be more tolerant of benefit fraud.

6.3. Qualitative findings on attitudes to benefit fraud

The qualitative research describes a complex picture of attitudes to benefit fraud, with most finding the activity excusable and reprehensible by turns, depending on the circumstances of the perpetrator. Those 'on the cusp' often felt that they were driven to consider fraud because of the absence of alternative options to improve their financial situation, and also because of a system that fails to treat them with due respect or to understand their needs.

Attitudes to fraud are therefore strongly linked with people's living circumstances, and with their attitudes to the benefits system. This section includes some contextual information about claimants' lives in order to provide a background to their views on fraud. This information was gathered during the ethnographic case study interviews, before the participants were shown any campaign materials.

6.3.1. Being 'on benefits'

Most participants expressed frustration about being on benefits, with varying degrees of intensity. Those who expressed most negative feelings about their situation were those who had been previously employed over a long period, mainly older men. All referred to the financial hardship and struggle to get by that is inextricably linked to a life on benefits. For many, this made benefit fraud an ever-present possibility.

"You just live from one day to the next. No money to get anything but the essentials. It's awful" (Female, 18-24)

"People on the bread line are so skint that they would be mad not to consider a week's work when it comes along" (Male, 35+)

"I hate claiming benefits, it's because of the situation he [her ex-partner] put me in." (Female, 18-24)

Even those who had been dependent on benefits in the longer term, or who felt more resigned to their situation, expressed a sense of being trapped in the situation with limited opportunities for the future.

Those with children often feared for the negative effects on their children, in that they are unable to provide for them as they would wish to, and even that they may be setting a bad example.

"Being on benefits is a real struggle every-day. So being poor is bad enough but I worry I may be sending out the wrong messages to my kids. I don't want them to ever struggle like I do" (Female, 25-44, Birmingham)

Many, particularly men, felt embarrassed about being unemployed and said that they dislike the boredom that comes with not working. Older men were

most likely to describe a 'positive feeling' associated with working and being productive.

"Being on benefits is just embarrassing, really. Going out with your mates who have dough makes you look bad in front of people... 'Oh he's on the dole'...you can see them thinking it."
(Male, 18-24)

"When you're working you feel good about yourself. When you don't work and you're just sitting around, you feel [terrible] to be honest. Wasting away." (Male, 35+)

Some older men felt that financial contributions made during their previous working life excused current fraud.

"When you have been paying taxes most of your life I don't think it's wrong to do it as long as it's not a big scale. The amount you get on benefits doesn't make up for how much you give in tax and national insurance" (Male, 35+)

Some however, particularly younger men, felt less dissatisfaction with being on benefits. They considered it to be financially tough but OK. Not working affords them a lot of spare time to do as they please.

"Don't get me wrong, it's really tough claiming...I'd like to see those city boys in their smart suits doing it. But it's what I'm used to. I was brought up with it. I can do what I want. No one ordering me about." (Male, 18-24)

Many of the younger people felt a strong sense of aspiration for the future, and had goals for future careers and travel. Others had a more strongly fatalistic view.

"I want to work. I worked the whole time before my son was born. I want to do things with my life...definitely" (Female, 18-24)

"Things are only going to change if there is some kind of miracle. They don't happen very often as far as I can see"
(Male, 18-24)

Of note was the fact that those engaged in return to work programmes and other initiatives were much less likely to have a fatalistic view of being on benefits, and had aspirations for the future. This, in turn, affected views of benefit fraud, with those involved in or aware of programmes, less likely to say that fraud is the only way to improve your financial situation.

6.3.2. Financial pressures

As could be expected, financial need was described as one of the key situational drivers causing people to consider benefit fraud. Many spoke of the struggle to afford basic items such as food, nappies and clothing, and the need to budget carefully to afford these.

“My money just goes on the basics. That’s what’s important. Even this is a real struggle a lot of the time” (Female, 18-24)

Many described having to make financial compromises to be able to afford to go out, particularly younger people.

“I hardly ever go out of the house. And I can very rarely afford to go out for the evening with friends. I just don’t have the money. I have to watch every penny.” (Female, 18-24)

“Anything more than being able to pay all the bills, feed the little ones and make sure they have what they need is a bonus really” (Female, 18-24)

To spend money on items that are not basic necessities was seen as a luxury for many. This was less true of some older women (25-44) who had higher expectations of what their lifestyle should be like and what their benefits should provide.

“I should be able to have a life. I’ve been bringing up my children since I was 17. I should be able to afford something for myself, go out with friends, what normal people do.” (Female, 25-44)

Many live within strongly supportive family and community networks and were therefore are less likely to have to struggle for extra money when it was needed. This was particularly the case for young people,

who were able to rely on parents and grandparents for money and childcare if required.

“If I don’t have any money, my ma or my grandparents will always make sure I don’t go without. Whatever, I always have a place to stay and some food to eat” (Male, 18-24)

This was also the case for some older women, who rely on their grown up children for financial support.

For women, items that provide most pressure on their budgets are their children’s clothes, toys, birthdays and Christmas. This is a highly emotive issue for women, who often feel a strong sense of pride that their children should not have to go without.

Many placed specific emphasis on pressure coming from their children and from society in general to provide their children with the same as everyone else. However, in some cases this perception was of designer clothes and trainers. Many felt guilty not being able to deliver this and therefore considered benefit fraud and other ways of accumulating extra money. For example, one older woman (25-44) has her own catalogue business whereby she allows neighbours to buy items out of her catalogue for a charge of 10%.

“Things are so different nowadays. Kids want everything and they see others getting everything, don’t they. My boy came to me the other day and said ‘Can I have a new pair of trainers, they’re £55!’ It makes me feel bad that I can’t give him them” (Female, 25-44)

Catalogue purchases and credit cards were used to supplement living costs and perceived financial needs. For some of the women included in our research, credit card debt was a significant financial problem.

“Credit cards get me by a lot of the time. There is no way I could afford this sofa otherwise.” (Female, 25-44)

Younger men appeared less likely to manage their money effectively than young women. For lone mothers, budgeting for themselves and their children was essential. (18-24).

"I have to say I don't manage my money at all. I'm dreadful! Seriously, I haven't a clue!" (Male, 18-24)

"I know where every penny goes. I have to." (Female, 18-24)

For some men, an additional pressure was that their lack of money decreased their likelihood of finding new relationships.

"Who wants to go out with a forty-year-old bloke on the dole? No one. I don't blame anyone. What can I give at the end of the day?" (Male, 35+)

6.3.3. The benefits system

Most had at least some contact with their local JobCentre Plus, either face to face, by post or by telephone. Many described negative experiences of going to the JobCentre Plus, because of the poor service they feel that they received, the unpleasant environment or because of the negative attitude of the staff. Younger men were the most critical and this had a strong impact on how they perceived the benefits system in general.

"Have you ever been to one [Jobcentre]? They are the most depressing, humiliating places you can imagine. All people I'd rather avoid, really. It's a place where you'll find no hope. Awful place. Forget the atmosphere, it even looks grubby and dirty" (Male, 18-24)

"Some people do look down on you and don't want to help. I hate it but that's life. But most people try I think" (Female, 25-44)

Although there were many negative accounts of the staff in the JobCentre Plus, some had more positive experiences.

"There is the odd one who is unhelpful. But most seem nice people to me, very helpful. I know how to charm them!" (Male, 35+)

Many of the young people had become disillusioned with Jobcentre Plus on the basis that it was not seen to provide long term careers, but gave them only uninspiring and poorly paid options. Women were particularly conscious

that due to the cost of childcare they would be no financially better off in work than they were on benefits.

Many felt that they were not fully informed by the benefits system as to the options available to them for training or return to work programmes.

*“There should be more information telling people what’s available. It seems like hard work finding anything out”
(Female, 18-24)*

Particularly amongst the younger people, there was considerable reliance on friends and family for information about benefits. There appeared to be a culture of reliance on word of mouth information rather than on approaching the benefits office for help. Most preferred to avoid contact with the system, cutting down their opportunities to gain further information. For some young people, this appeared to have resulted in a real lack of knowledge about the rules:

“I’m really not sure what the rules are about the number of nights a boyfriend can stay over...I don’t know how much a person can work when on benefits before money gets taken off you” (Female, 18-24)

There were also a number of accounts, amongst the young people, of error caused by a lack of clear understanding of the rules.

“I thought that because I was on Income Support I could work for up to sixteen hours a week without telling them. But then my mum said, no you can’t do that. ” (Female, 18-24)

Negative experiences of the benefits system were used to explain and to justify benefit fraud. Feeling ‘trapped’ in the benefits system led to a sense of a lack of viable alternatives to fraud for those in financial need. For some, resentment of a system that they perceived to treat them without respect meant that they could more easily justify fraud.

6.3.4. ‘Need’ and ‘greed fraud’

It was clearly understood by all the participants in the qualitative research that benefit fraud is a crime. But many felt that regardless of this, it could be justified depending on the situation. Even those who condemned fraud the

most also felt that it could be justified in some circumstances. In distinguishing between acceptable and less acceptable fraud, those 'on the cusp' made a distinction between two types of benefit fraud which we can call 'need fraud' and 'greed fraud'.

"It's a crime. Everyone knows that. But that doesn't mean its wrong does it?" (Male, 18-24)

'Need fraud' was much less likely to be perceived as wrong by those on the cusp. The hallmarks of 'need fraud' were fraud committed due to serious financial hardship and the need to buy basic items.

"Some people have to do it just to make ends meet. It is still wrong, I know, but I can really understand their situation. If needs be, you have little choice" (Female, 18-24)

Presence of children in the household was an indicator of 'need fraud', as it was felt that families find it most difficult to survive on benefits alone.

"People know benefit fraud is illegal. But if you need the money to survive what can you do? They should be targeting the greedy people without kids doing it" (Female, 25-44, Birmingham)

"For people with children, if it's like an extra twenty or thirty pound a week, to them that is a lot, well I kind of understand then." (Female, 18-24)

Fraud that was thought to have been carried out on the basis of greed was generally condemned and seen as potentially harmful to other claimants. Examples of 'greed fraud' included claiming extra in order to sustain an extravagant lifestyle, to fund going out and drinking heavily or aiming to impress others with flashy clothes or cars. People found it generally less acceptable for single people with no dependents to commit fraud.

The fraud depicted in magazine and newspaper articles and in television features describing situations where someone had committed benefit fraud over a sustained period of years, or fraud resulting in considerable financial gain, was frequently referred to in discussion of 'greed fraud'.

This distinction made between 'need' and 'greed fraud' had the effect of creating hostility towards the campaign. As the characters in the ads were seen as ordinary people, participants empathised with them, and thought they were likely to be committing 'need' rather than 'greed fraud'. There was sympathy for the characters and resentment of the fact that they would face tough consequences for their actions, when the government should focus on 'greedy' fraudsters.

6.4. Summary

In terms of how wrong benefit fraud was perceived to be in comparison with other criminal activities; it has remained static since the baseline. However, the mean 'wrongness' rating for committing benefit fraud has fluctuated from wave to wave, with a sharp decline at wave 4 (meaning it had become more acceptable at that time). We believe this relates to the timing of the research which was carried out just before Christmas.

There is evidence that the campaign is affecting the 'downstream' attitudinal measures about how wrong benefit fraud is perceived to be. Claimants spontaneously recalling the campaign or able to describe it accurately were more likely to agree that benefit fraud is no different to stealing and that people should feel guilty and were less likely to agree that benefit fraud is the only way some people can get enough money to live on.

However, there is still a core group of claimants who believe committing benefit fraud is the only way some people can get enough money to live on and this is backed up by the qualitative research. Participants drew a strong distinction between fraud perpetrated by people in genuine financial need, and those who commit fraud because of greed. Where 'greed fraud' is condemned, fraud perpetrated because of genuine need is seen as excusable or even as acceptable.

The qualitative findings suggest that attitudes to fraud are strongly bound up with feelings about being on benefits in general, and attitudes towards the benefits system. A sense of being caught in a trap of claiming benefits, with few options for improving their financial situation, as well as resentment towards a system which they perceive does not treat them with respect, means many claimants can excuse benefit fraud amongst those in financial need.

Those in more fraudulent environments were more likely to agree that committing fraud is the only way for some people to get enough money to live on but also that people should feel guilty about committing fraud. This rather inconsistent view can be backed up by the qualitative research which suggests that although claimants feel benefit fraud is reprehensible, they feel the system gives them no choice as it does not meet their financial needs.

7. Awareness of what constitutes benefit fraud

One of the aims of the campaign is to educate claimants about changes in circumstances that need to be declared to DWP because they impact on claims. Much of the advertising in the early stages of the campaign focused on this issue (e.g. the poster ads which showed people stood in targets, the longer length versions of the TV ads). As the campaign evolved, message around what constitutes benefit fraud became less prominent, as the campaign concentrated on messages surrounding risk and the likelihood of fraudsters getting caught.

This section of the report examines whether or not the campaign has helped raise awareness of what constitutes benefit fraud and examines awareness of the actions that need to be taken when circumstances change to ensure claims remain legal. It is imperative that those respondents deemed to be “on the cusp” of committing benefit fraud are aware of what constitutes benefit fraud and the consequences of not being fully truthful with their claim.

7.1. Unprompted and prompted awareness of what constitutes benefit fraud

Having been shown the advertising, respondents were then asked what they considered the main messages of the advertisements to be. As shown in Table 29 below, just 3% or less of all sample groups spontaneously mentioned the message that ‘not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law’.

Table 29. Main messages communicated by the campaign (unprompted) by all respondent groups (Wave 5): “Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law”

Base: All respondents (WV5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %
Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law	2	3	2

Later in the interview, respondents were subsequently prompted with a list of possible messages relating to the advertising and asked which applied to the ads they had just seen. Just over a third of national and local area claimants

at wave 5 (both 36%) and three in ten of the general public (31%) said one of the main messages of the campaign was ‘Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law’.

Table 30. Main messages communicated by the campaign (prompted) by all respondent groups (Wave 5): “Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law”

Base: All respondents (WV5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %
Not informing Jobcentre Plus or local authority of a change in your circumstances is breaking the law	31	36	36

Given the change in campaign focus, it is not surprising that there have been some changes in which messages the campaign communicates over time: in particular amongst claimants. The proportion of national and local area claimants saying that the campaign conveyed this message declined from 41% at wave 2 to 36% at wave 3 (after the campaign change), and has remained at this lower level since (36% of both sample groups at wave 5)

7.2. How to report changes in circumstances

All claimants were asked, unprompted, to say how they would go about reporting a change in circumstances to Job Centre Plus or the Local Authority if they needed to. Responses from the three respondent groups at wave 5 are shown in Table 31.

Around half of claimants in all samples said they would call an office to report changes in circumstances and a similar proportion said they would visit an office in person if they needed to report a change in circumstance. One in ten claimants said they would report a change by post or by sending a letter or form – the proportion mentioning this method rising to 14% among Local Area Claimants.

Table 31. Reporting changes in circumstances by all respondent groups (Wave 5)

Base: All respondents (W5)	General Public (333) %	National Claimants (1070) %	Local Area Claimants (488) %
Visiting an office	46	52	51

Base: All respondents (W5)	General Public (333) %	National Claimants (1070) %	Local Area Claimants (488) %
Calling an office	49	49	50
Via post office/sent a letter/sent back a form	10	11	14
Contact a call centre	5	6	6
Calling a Benefit Delivery Centre	2	3	2
Online/website	2	1	2
By phone (unspecified)	*	1	1
Don't know	7	4	6
Other answers individually 1% or less of total			

This question has been asked since Wave 3, but there have not been any significant changes in response over time.

There are, however, some consistent themes over time (figures noted here are for Wave 5, but are consistent at previous waves):

- Those who recalled the campaign at any level (spontaneous, prompted and proven recall) were more likely to mention calling an office than those who had no recall of the campaign. They were also more likely to mention reporting a change in circumstance by post (sending a letter or a form).
- Those claimants in receipt of JSA were much more likely to mention visiting an office than other claimant types (mentioned by 72% compared with 52% of all national claimants in Wave 5) and much less likely to mention calling an office (36% compared with 49%). This may be because JSA claimants need to regularly 'sign on' in person at a JobCentre Plus office, so may be thinking that they would report any changes in circumstances at the same time.

Table 32. Reporting changes in circumstance by national claimants by campaign awareness

Base: All national claimants at W5 (1070)	Spontaneous awareness		Recognition	
	Any (401) %	None (315) %	Any (969) %	None (101) %
Visiting an office	50	56	52	58
Calling an office	50	44	50	44
Via post/send a letter/send back a form	14	8	12	6
Contact a call centre	7	6	6	3
Calling a Benefit Delivery centre	4	2	3	2
Online/website	1	*	1	4
By phone (not specified)	1	1	1	-
Don't know	2	7	4	6
Other answers individually 1% or less of total				

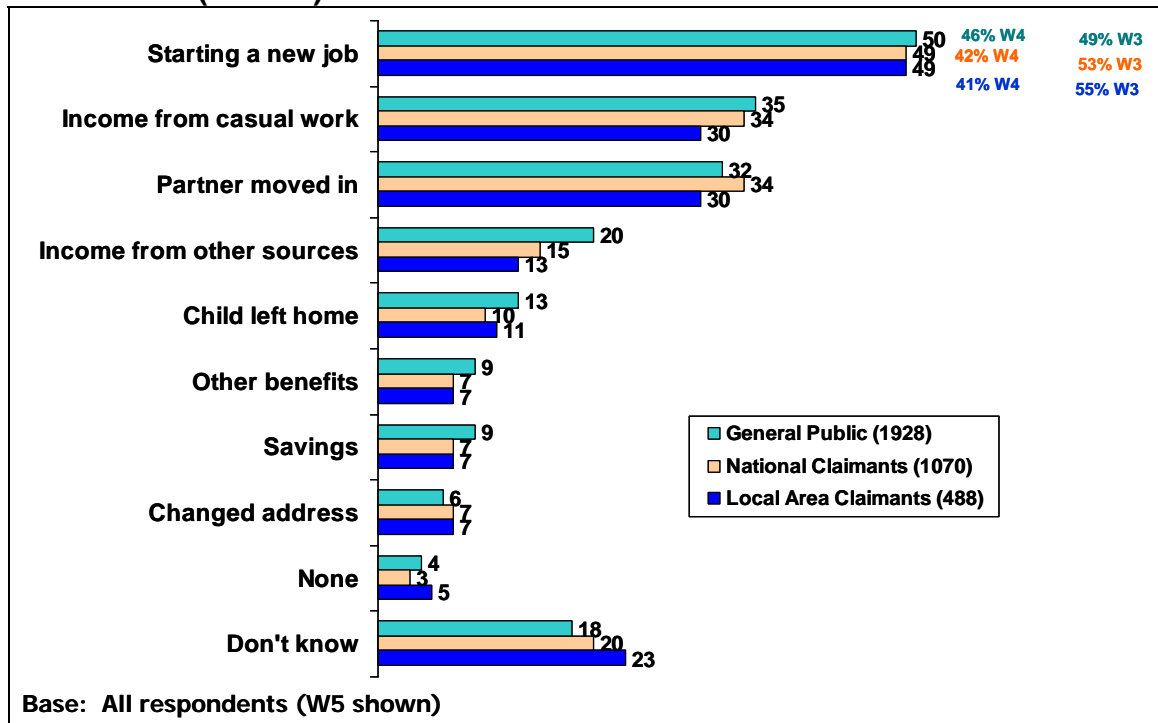
7.3. Which changes in circumstances need to be reported?

One of the themes of the campaign aimed to raise awareness of the need to report changes in circumstances (for example, partner moving in, starting a new job) to DWP, otherwise benefit fraud would be committed. In order to assess the extent to which the campaign was successful in raising awareness of the need to declare such a change in circumstances, all respondents were asked to state without prompting the types of changes in circumstances that could constitute benefit fraud. These questions were asked at the baseline and in all subsequent waves.

Once again, it is important to note that as the campaign evolved, the focus of the campaign message changed somewhat, and after wave 3, there was considerably less concentration on this message.

As shown in Chart 17, in wave 5, around a half of all sample groups were spontaneously aware of the need to tell DWP when starting a new job (50% general public; 49% national claimants and local area claimants), and around a third were aware of the need to declare income from casual work (35% general public; 34% national claimants; 30% local area claimants). Around three in ten were aware of the need to tell DWP that a partner has moved in (32% general public; 34% national claimants; 30% local area claimants). Other changes in circumstances such as income from other sources, a child leaving home and claiming other benefits recorded lower levels of spontaneous awareness as has been the case over all previous waves.

Chart 17 What constitutes benefit fraud by all respondent groups (wave 5)



As at previous waves, it is not surprising to note that those most aware of the campaign (spontaneously aware or with proven recall) were the most aware of the need to inform DWP when circumstances change. As shown in Table 33, among national claimants in wave 5, all changes in circumstances were cited by higher proportions of claimants for whom the campaign was most top of mind (ie. those spontaneously aware) than of claimants with no recall of the campaign. It is also evident that those recognising the campaign were more likely than respondents who did not recognise any of the materials to be aware of the need to declare these changes in circumstances to DWP.

Table 33. Change of circumstances and benefit fraud by national claimants by campaign awareness and recognition

Base: All national claimants at W5	Spontaneous awareness		Recognition	
	Any (401) %	None (315) %	Any (971) %	None (99) %
Starting a new job	56	40	49	47
Casual/occasional work	40	24	35	24
Income from other sources	21	10	15	14
Savings or declaring the incorrect amount of savings	10	4	7	7
Partner moved in	43	19	35	23
Child left home	12	6	11	7
Receiving other benefits	9	5	8	4
Change of address	9	5	7	5
Other	2	1	2	1
None/don't know	16	34	22	34
Other answers 1% or less of total				

The greatest differences relate to awareness of the need to declare that a partner has moved in and the need to declare income from casual work, which is not surprising as both these issues were highlighted in the advertising campaign.

Over the course of the campaign there have been significant increases in the proportions aware of what constitutes benefit fraud with most changes in circumstances peaking at Wave 3 among national claimants. After a slight downturn in Wave 3 proportions in Wave 5 returned to higher levels for most circumstances, apart from “starting a new job”. Table 34 shows the level of awareness of the most common responses for national claimants over the last four waves: similar patterns were observed amongst other sample groups.

Table 34. Changes in circumstances that need to be reported by national claimants (Wave 5).

Base: All national claimants at W5	Baseline (1412) %	Wave 2 (1439) %	Wave 3 (1028) %	Wave 4 (1058) %	Wave 5 (1070) %
People not declaring...					
Starting a new job	47	47	53	42	49
Casual/occasional work	27	32	34	33	34
Income from other sources	16	18	18	14	15
Savings or declaring the incorrect amount of savings	8	9	8	7	7
Partner moved in	23	28	35	31	34
Child left home	11	10	13	11	10
Receiving other benefits	NA	9	10	9	7
Changed address	1	1	3	7	7
Don't know	25	23	16	23	20
Other answers 1% or less of total individually					

7.4. Qualitative findings

When asked to describe what constitutes benefit fraud, most claimants mentioned not declaring cash-in-hand work, not telling the benefits office your partner has moved in and, to a lesser extent, faking a disability to claim disability benefit.

“Getting money for being on the sick but not being ill. That’s benefit fraud” (Female, 18-24)

“When I think of it {benefit fraud}, it’s doing some work on the side or claiming disability for a dodgy back when you’re fit and healthy” (Male, 18-24)

“It’s doing bits of work and not telling ...that happens all the time. Little things like that” (Female, 25-44)

There was a lot of variation in levels of knowledge of what constitutes benefit fraud, with those more experienced or knowledgeable about fraud in their local community having more knowledge of the different ways that people can claim more than they are entitled to.

“Having savings and money in the bank and not declaring it. Doubt it happens much but it does. Most people just aren’t going to let the office know. They’d be shooting themselves in the foot” (Male, 35+)

“I know of blokes who live with their other half and rent their place out. Everyone needs somewhere to live and this is much cheaper than doing it the legit way...I know of this stuff going on as we speak. All the time, I’m telling you” (Male, 18-24)

“There are loads I can think of. But the most widespread is working and claiming at the same time...that’s what most people will say it is” (Male, 35+)

Of particular note was the lack of understanding found amongst younger women of the rules involved in declaring that you have a partner living with you. As described in previous sections, younger people in general tended to be informed about the benefits system to a considerable extent by their families or friends. When asked about claiming and living together it was clear that knowledge was very low, with none of the young women having a defined knowledge of how many nights their partner could stay over. Younger women were also very unclear about the number of hours that could be worked before they would need to declare it.

“I’m really not sure what the rules are about the number of nights a boyfriend can stay over...and I don’t know how much a person can work when on benefits before money gets taken off you” (Female, 18-24)

7.5. Summary

The most commonly cited changes in circumstances that should be reported were starting a new job, income from casual work and a partner moving in, which have remained the top three mentions over time. Over the course of the campaign there have been significant increases in the proportions of claimants aware of the need to report changes in circumstances, with a peak at wave 3.

It is not surprising that those most engaged with the campaign (spontaneously aware or with proven recall) were the most aware of the need to inform JCP/ the local authority about changes in circumstances. The same trend existed among those recognising the actual campaign materials although differences were less marked. The greatest differences were for partner moving in and income from casual work which is not surprising given these are both covered in the campaign.

In the qualitative research, cash in hand work and living with a partner were the most frequently mentioned types of benefit fraud. There was some evidence that younger people do not have a good understanding of the precise rules for claiming benefits.

There have not been any significant changes in the methods cited by claimants to report changes in circumstances, which is not surprising as the campaign does not include how changes should be reported.

8. Risk of getting caught committing benefit fraud

A further objective of the campaign is *to increase fear and awareness of the likelihood of being caught* if you commit benefit fraud. This section begins

by looking at the risk messages conveyed by the advertising campaign before discussing how easy people perceive benefit fraud is to get away with and their attitudes towards getting caught.

8.1. To what extent did the campaign convey messages surrounding the risk of getting caught?

Having been shown the campaign advertisements, all respondents shown a showcard with eight messages on it and asked “Which of the following things do you think these advertisements on benefit fraud were trying to tell you?” (as previously discussed in Section 5.2).

It should be noted that these measures aim to establish diagnostically how the campaign is communicating, and should not be taken as indicating the ‘downstream’ impacts of the campaign (see 8.3) in terms of wider attitude change. We would therefore expect these measures to be fairly volatile over time, and change as the campaign changes.

The card included three statements that related specifically to the risk of getting caught committing benefit fraud, as follows:

- If you commit benefit fraud you will get caught
- Lots of people get caught for benefit fraud
- It is easy for benefit fraud to be detected

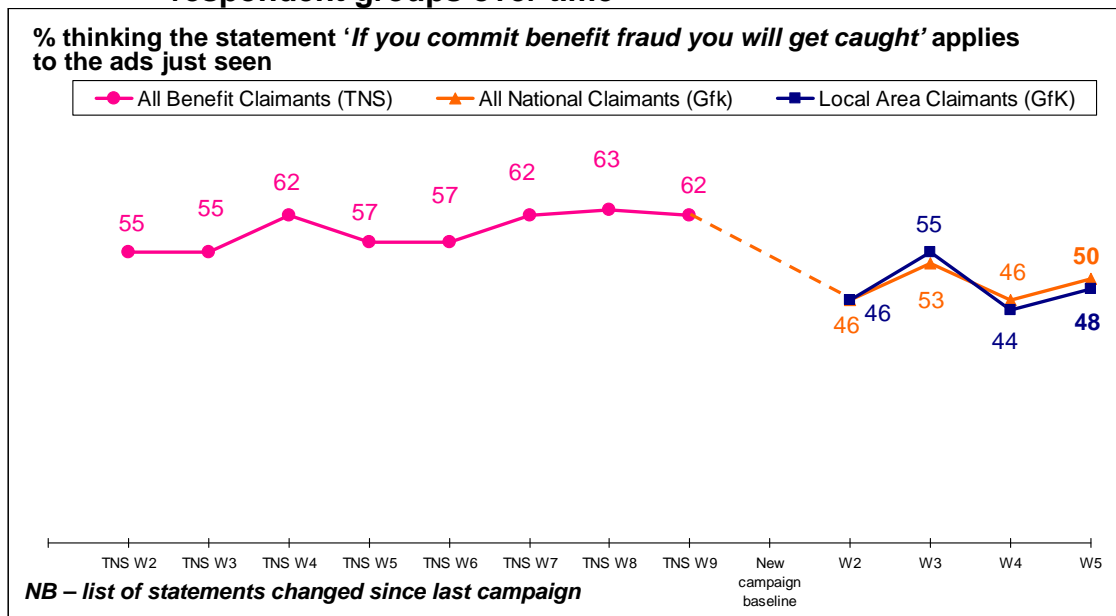
Around a half all sample groups at wave 5 (49-50%) mentioned spontaneously that the ads told them “if you commit benefit fraud you will get caught”.

Over time the campaign can be seen to have maintained the messages related to risk:

- Despite fluctuating slightly from wave to wave, the proportion of claimants who said the campaign message was “if you commit benefit fraud you will get caught” has remained at between two fifths and a half (Chart 18). However, this has remained at a lower level than observed in relation to the previous campaign, as around three fifths of claimants felt that this message applied to the previous campaign.

- Prompted recall of both the messages that “lots of people get caught for benefit fraud” and that “it is easy for benefit fraud to be detected” increased significantly amongst claimants between waves 2 and 3 and has remained stable since (Table 35).

Chart 18 Risk of getting caught committing benefit fraud by all respondent groups over time



Base: All Benefit claimants (TNS) / All National Claimants (Gfk)/Local Area Claimants (Gfk)

Table 35. Main messages communicated by the campaign (prompted)

	Wave 2 %	Wave 3 %	Wave 4 %	Wave 5 %
General public	(1889)	(1876)	(1916)	(1928)
If you commit benefit fraud you will get caught	40	48	43	49
It is easy for benefit fraud to be detected	26	32	29	35
Lots of people get caught for benefit fraud	25	31	28	32
National Claimants	(1439)	(1028)	(1058)	(1070)
If you commit benefit fraud you will get caught	46	53	46	50
Lots of people get caught for benefit fraud	31	35	34	37
It is easy for benefit fraud to be detected	29	35	33	35
Local area claimants	(904)	(458)	(482)	(488)
If you commit benefit fraud you will get caught	46	55	44	48
Lots of people get caught for benefit fraud	31	36	35	38
It is easy for benefit fraud to be detected	29	36	32	33

8.2. Perceived ease or difficulty of getting away with benefit fraud

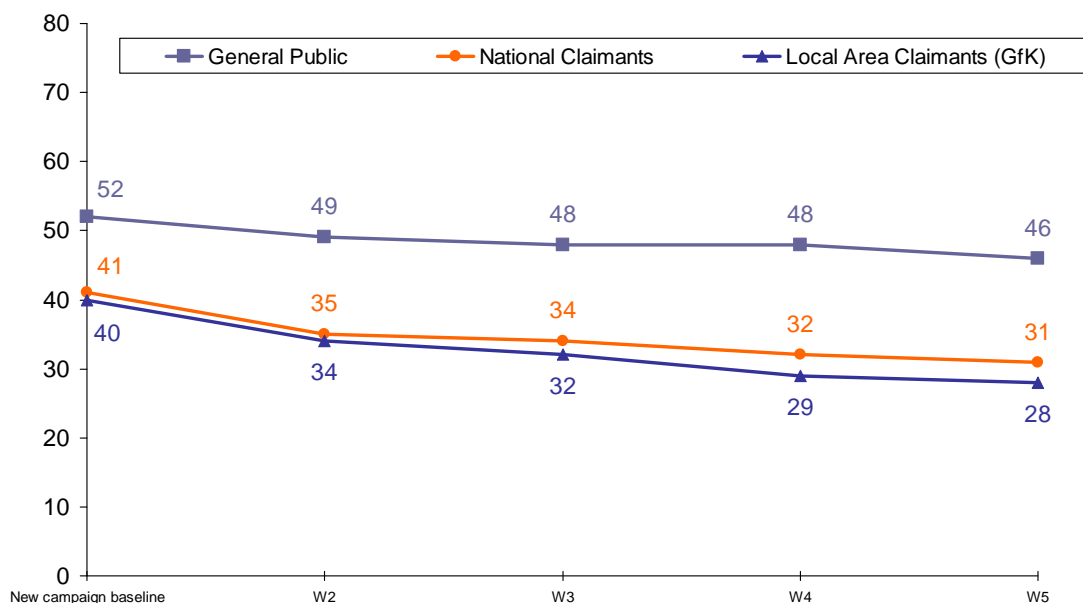
Early in the interview, before viewing any campaign materials, all respondents were asked “How easy or difficult do you think it is for people to get away with claiming more money from benefits than they are entitled to?” Given that a key aim of the campaign is *to increase fear and awareness of the*

likelihood of being caught if you commit benefit fraud, we would hope that fewer people thought it was easy to get away with benefit fraud over time.

At Wave 5 46% of the general public considered it easy or very easy to get away with benefit fraud compared to 31% of all national claimants and 28% of local area claimants.

Chart 19 shows the proportions of each key sample group across all waves who considered it easy or very easy to get away with claiming more money from benefits than they were entitled to. Since the refresh of the campaign, there has been a decline in the proportion of claimants considering that benefit fraud is easy to get away with. The largest shift in perceptions was among national claimants (from 41% at baseline to 31% at W5) and among local area claimants (from 40% at baseline to 28% at W5).

Chart 19 Ease of getting away with benefit fraud all respondent group over time: chart shows proportion thinking very or quite easy



Base: All respondents

While this overall downward trend is encouraging, Table 36 shows that there were still some key groups of claimants who felt benefit fraud was easy to get away with. These include those aged 55+ and, linked to this, claimants who did not have any children in the household. However, the downward trend across the last three waves was more pronounced among both claimants

aged 55+ (from 43% at wave 3 to 37% at wave 5) and those with no children in the household (from 37% at wave 3 to 32% at wave 5), suggesting the campaign is having some success in delivering the risk message to those with the most entrenched attitudes.

Claimants in targeted local areas were typically less likely to think that benefit fraud is easy to get away with compared with claimants who were not living in these areas (28% of claimants in targeted local areas considered it easy to claim fraudulently at wave 5, compared with 34% of claimants outside of these areas). This again suggests that the additional advertising taking place in these areas has been successful in influencing attitudes towards risk.

However, those claimants for whom most of their family or friends were claiming benefits and in particular those who are living in a more 'fraudulent environment', were far more likely to state that benefit fraud is easy to get away with. At wave 5, two-thirds (66%) of claimants in more fraudulent environments stated that it was easy to get away with benefit fraud compared with 29% outside such environments. These findings suggest that people's attitudes to benefit fraud are influenced by their immediate surroundings and those who know people claiming more than they are entitled to, believe benefit fraud is easier to get away with.

Table 36. Ease of getting away with benefit fraud (national claimants)

Base: National claimants (% saying 'easy')		W3 (1028) %	W4 (1058) %	W5 (1070) %
Age	18-34	32	31	29
	35-54	32	31	31
	55+	43	39	37
Children in household	Yes	31	29	30
	No	37	35	32
Targetted LAD	Yes	32	29	28
	No	36	35	34
Proportion of family/friends on benefit	Everyone / most	43	37	41
	Some	32	28	29
	A few / nobody	30	32	27
Fraudulent environment	Yes	59	56	66
	No	32	31	29

8.3. Attitudes towards benefit fraud: getting caught

Before being asked to recall what they could remember about the campaign or being shown examples of the campaign advertising, respondents were asked whether they agreed or disagreed with a series of statements about benefit fraud. Two of these statements were directly related to the risk of getting caught committing benefit fraud:

- The chances of getting caught abusing the benefits system are slim
- Benefit fraud is more difficult to get away with than it used to be

At wave 5, benefit claimants were much more likely to recognise the likelihood of getting caught committing benefit fraud compared with the general public sample, as follows:

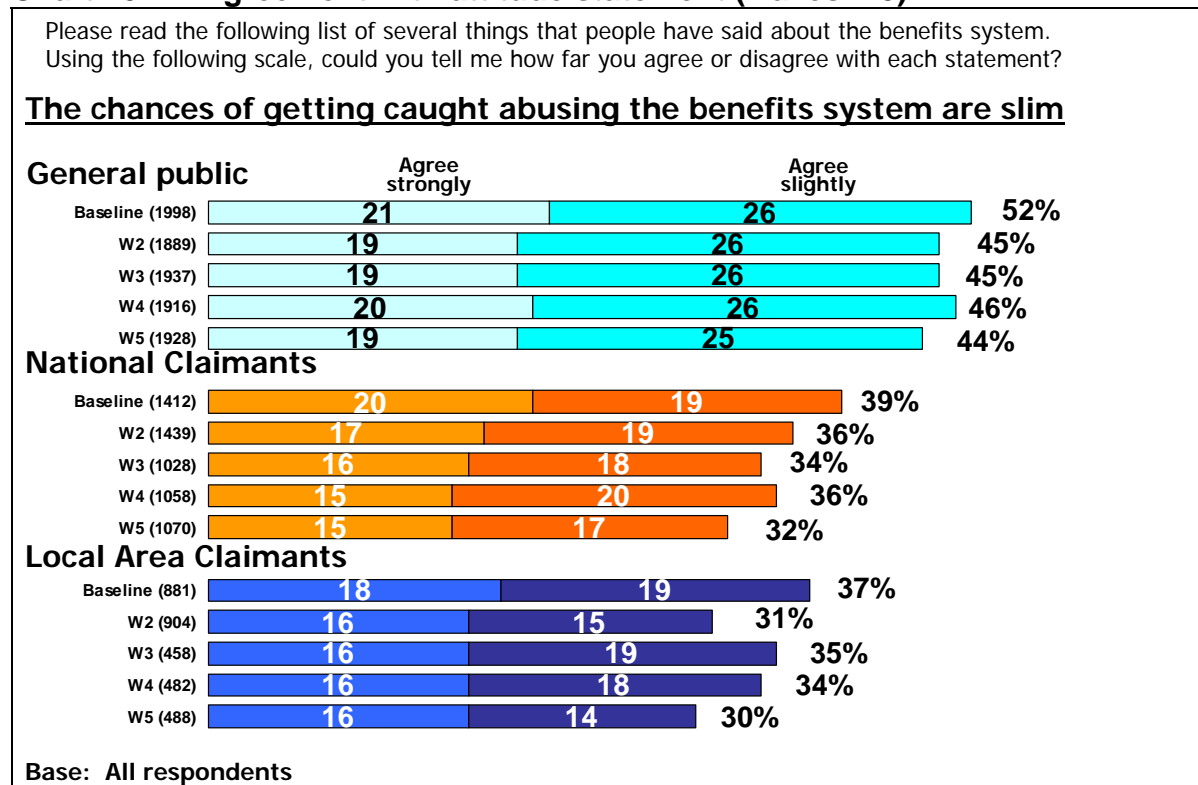
- More than four in ten of the general public (44%) agreed that the chances of getting caught abusing the benefits system are slim, compared with less than a third of national claimants (32%) and local area claimants (30%)
- Less than four in ten of the general public (38%) agreed that benefit fraud is more difficult to get away with than it used to be, compared with 45% of national claimants and 43% of local area claimants

Chart 20 shows the proportion of all respondents who agreed strongly or slightly with 'the chances of getting caught abusing the benefits systems are

slim' across the last five waves. Given the nature of this statement, we would hope that the proportion who agree would decrease over time.

At the baseline, around half of the general public and two fifths of claimants agreed that the chances of getting caught abusing the benefits system were slim, and around a fifth of all sample groups agreed strongly. There were slight declines in the proportions of all respondents agreeing by wave 2 and despite some minor fluctuations at waves 3-4, this overall trend has continued. By wave 5, less than a third of claimants (32% of national claimants and 30% of local area claimants) and two-fifths of the general public agreed the chances of getting caught were slim. The declines in the proportion agreeing since the baseline indicate a greater sense of risk among all sample groups.

Chart 20 Agreement with attitude statement (waves 1-5)



Looking over time, most notable decline has been among national claimants where the proportion of those agreeing strongly has declined from 20% at the baseline to 15% by wave 5. For local-area claimants the figures have gone down very slightly from 18% in Wave 2 to 16% in Wave 5.

Although the overall trend in the proportion agreeing strongly has been downwards, there is still a small group of claimants who did not feel a

heightened sense of risk. Further analysis reveals that those most likely to be in this group at wave 5 were claimants aged 55+ (42% of national claimants agreed strongly or slightly that the chances of getting caught are slim), men and white claimants (35% agreed among both groups) and those living in fraudulent environments, which is discussed in more detail later in this chapter.

Chart 21 shows the proportion of all respondents who agreed strongly or slightly with the statement 'benefit fraud is more difficult to get away with than it used to be' which, given the nature of this statement, we would hope would increase over time.

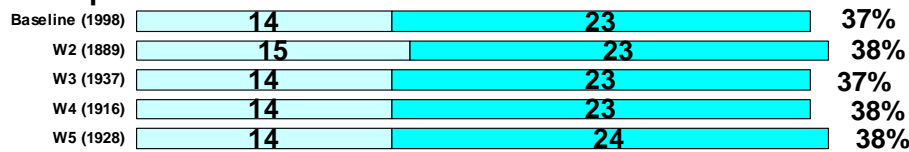
At the baseline, just under four in ten of the general public agreed that benefit fraud was more difficult to get away with and this level of agreement has remained constant over the next four waves. Among claimants, just over two-fifths agreed that benefit fraud was more difficult to get away with at the baseline which increased slightly to around half between waves 2 and 4, but has since dropped back to the level it was at the baseline. Similar patterns of agreement with this statement were also found amongst the local area claimant sample.

Chart 21 Agreement with attitude statement (waves 1-5)

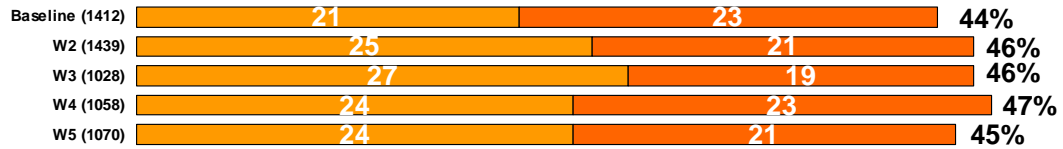
Please read the following list of several things that people have said about the benefits system. Using the following scale, could you tell me how far you agree or disagree with each statement?

Benefit fraud is more difficult to get away with than it used to be

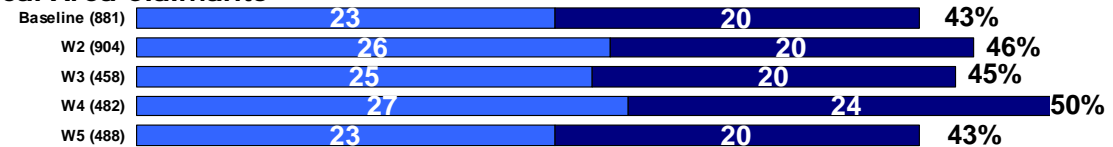
General public



National Claimants



Local Area Claimants



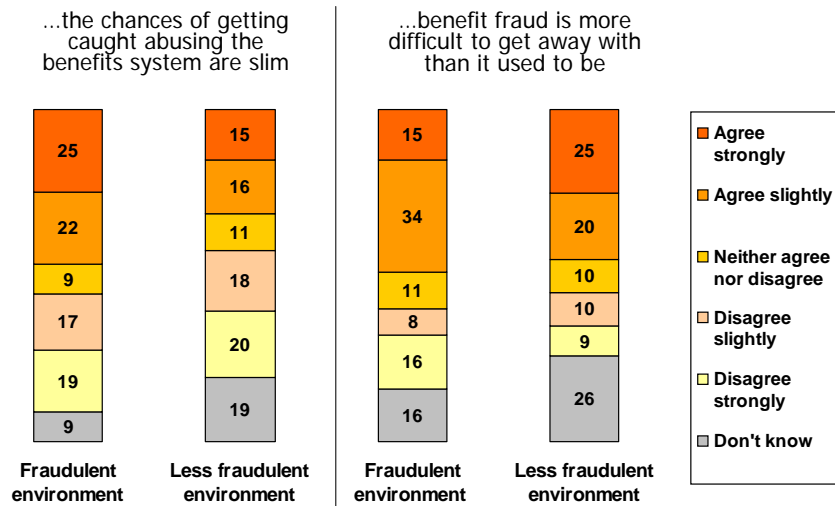
Base: All respondents

Levels of agreement have remained fairly flat over time, and this may reflect the wording of the statement, as we are asking respondents to compare the situation now with the situation in the past. If they feel benefit fraud is difficult to get away with, but no more so than in the past, they may disagree with the statement.

Chart 22 shows the responses to these two statements comparing claimants in more fraudulent environments with those not living in these environments. The chart shows a marked difference in responses between the two groups with claimants in more fraudulent environments much more likely to agree that the chances of getting caught are slim (57% compared with 31% of those not in these environments) and less likely to agree that benefit fraud is more difficult to get away with (22% compared with 31% of those not living in these environments).

Chart 22 Perceptions of risk: Wave 5: by claimant environment

Please read the following list of several things that people have said about the benefits system. Using the following scale, could you tell me how far you agree or disagree with each statement?



Base: National claimants (WV5 shown)

8.4. Qualitative findings on the risk of getting caught

Participants in the qualitative research felt that the Targeting Benefit Fraud campaign communicated a sense of threat, and that the messages were 'worrying' or 'scary'. These findings are discussed in more detail in this section. In addition, the qualitative research found that the level of credibility in the campaign was highly dependent on factors in the individual, for example their own personal level of experience of benefit fraud. The effects of this on perceptions of risk are also described in this section.

8.4.1. Campaign communication

Many participants said that the campaign made them anxious or worried about the idea that they could get caught committing benefit fraud.

As described previously, the very fact that there is a government advertising campaign to prevent benefit fraud provides an indication to those 'on the cusp' that the government is taking action to clamp-down. Many of those 'on the cusp' felt that there might be an extra effort to catch people who commit benefit fraud taking place to coincide with the campaign.

As was found in our previous qualitative research, the campaign message, visual appearance and tone appears to remind and reinforce messages gleaned from other 'enforcement' message advertising such as the TV licensing ads. This creates a general sense that the government is able to

make use of surveillance technology and other means to catch defaulters. The posters most strongly reinforce the sense that technology and other intelligence had advanced to make fraud more difficult to get away with than it once was, due to the explicit 'surveillance' message contained on the posters.

"The idea of the surveillance van works well. All this technology, you can imagine it. But even if it's not realistic, I don't like the thought of it" (Male, 18-24)

Many also expressed the perception that businesses now find it more difficult than they once did to employ people 'off the books' and are less inclined to take this risk than they once were. Again, this is based on the perception that technology has moved forwards, and that the authorities find it easier to track people by means of National Insurance numbers than they did previously.

"It's harder than it was. Nowadays businesses, you know, building sites and that, are more cautious than they were about giving people cash-in-hand work" (Male, 35+)

Magazines articles about benefit fraud also appear to be memorable and effective in shaping the perceptions of younger women in particular. Newspaper articles and TV features about benefit fraud were frequently mentioned and appeared to be well recalled and interesting to participants. These articles frequently feature a real life story about someone who has got away with benefit fraud for a sustained period but has recently been caught. As well as reinforcing perceptions that there are many cases of large scale and lucrative 'greed fraud', this also creates the perception that there has been a recent clamp-down resulting in more people getting caught.

8.4.2. Level of influence of campaign messages amongst different groups

Those defined as 'on the cusp' included a considerable diversity of ages, backgrounds and experiences. A few, particularly younger people, had little or no personal experience in their past of benefit fraud or of any criminality at all. Others knew of people in their community who committed fraud, but had not done so themselves. Some admitted to committing benefit fraud themselves in the past, although they could not be considered 'hardened' criminals. These

participants had dabbled in fraudulent behaviour for short periods, before stopping.

These differences in exposure appeared to have an impact on perceptions of the campaign. Those closer to benefit fraud were much less likely to believe in the credibility of campaign messages about risk. They reverted to personal experience, or experiences of people in their community, for evidence that benefit fraud is a risky activity. For this group, the evidence of others getting away with it was therefore more credible and compelling than the campaign messages.

“People will only be caught if they are stupid and tell people their business. I know too many people who do it big time and have never nearly got caught. Anyway, people on Benefits aren’t going to grass up other people in the same situation. That’s out of order” (Male, 18-24)

“The chances of getting caught are low. So many people wouldn’t be fiddling the system if there were a good chance of being caught. That’s the reality of it” (Male, 35+)

Conversely, those with little personal or local community experience in relation to benefit fraud were more likely to find the campaign messages ‘worrying’ or ‘threatening’. Although they may have knowledge of the experience of those who commit benefit fraud in their community, the ‘fraudulent community’ in their area is more distant from them, and a less credible source of knowledge about the risks involved in fraud. In the absence of credible information and personal experience, resulting in more credible and compelling campaign messages.

“I think there is a very good chance of getting caught...it’s only a matter of time before they catch you” (Female, 18-24)

“People will drop others in it...jealous neighbours who don’t like the fact that you have more money. Or perhaps they’d do it to cover their own tracks” (Female, 25-44)

For all participants, the most compelling source of information about benefit fraud was communicated informally through local, anecdotal sources about someone getting caught committing fraud.

“Knowing someone who got caught is going to make you think twice. The problem is that most of us just don’t know these people” (Male, 18-24)

“She was caught. People just need to hear stories like that. That would put them off. You need real stories” (Female, 25-44)

“Well, I was caught. So that’s proof isn’t it. It was a dreadful experience” (Female, 25-44)

“I just hate the idea of people watching me. And it happens, I know it does. It happened to me” (Female, 25-44)

All participants described the sense of risk in committing benefit fraud was highly bound up with the perceived consequences of fraud. Perceived consequences, and the variation between the two groups described here, are discussed in section 10.

8.4.3. Weighing up the ‘decision’ to commit fraud

The strong link between perceptions of risk and perceived consequences of fraud related to differences in the fraud decision-making process for those with low and high personal experience of fraud.

Those with more personal experience of fraud, as described in previous sections, were less likely to perceive the campaign ‘risk’ messages as credible, favouring personal or community experience. Those with more personal experience tended to be older, particularly older men amongst our sample. This group were also more likely to have more lucrative opportunities available to them, such as building work, and this benefit weighed against the risk in terms of the decision to commit fraud.

“If the money is good I’ll do it [commit benefit fraud]. In the past I’ve had to make that decision. Because you need the money you do it” (Male, 35+)

Older men were also more likely to be aware of the real consequences of committing fraud based on their personal experience or that of their friends or family. This group were more likely to point to less tough or more lenient consequences of fraud, experienced by people known to them in their

community. This might include being let off with a warning or paying back the amount defrauded in instalments. In the decision to commit fraud, the potentially high financial rewards were weighed against the perception of lenient consequences, making them more likely to commit fraud than those with less personal experience.

However, the technology messages presented in the posters did have an impact with this group. Referring to technologies that were not understood by the participants made benefit fraud seem more risky than it had been in the past.

Those with less personal experience of fraud tended to be younger, particularly younger women. This group were less likely to be aware of lucrative opportunities to commit fraud, making the prospect less rich in rewards than for those with better paid opportunities.

"I need the money but its just too big a risk too take. You will not get that much more anyway...not enough" (Female, 18-24)

"I can see why people do it [commit benefit fraud] because they are so skint. But most people I know just don't think a bit of extra cash is worth the hassle of constantly worrying about being caught out" (Female, 25-44)

"It's not that I think cheating the benefits system is particularly bad, though it depends to what extent. I just can't be bothered. You never know you might get caught and for what an extra bit of cash? Not me" (Male, 18-24)

The penalties of fraud were less well known for this group, and were also more feared. This group were more likely to say that prison sentences or losing benefits was a potential consequence of fraud.

"The idea you'd get the jail. That's what would happen for me! You'd be sitting in a shop scared to serve anyone. You'd think 'is that them watching, is that them, is that them?' about each customer!" (Female, 18-24)

There was a particular fear of the consequences for children for the women amongst this group. In the decision to commit fraud, therefore, the rewards

were less thus reducing the temptation to commit benefit fraud. For this group, the surveillance messages were credible and compelling, creating a strong sense that benefit fraud is risky.

8.5. Summary

Amongst other aims, the campaign was designed to increase fear and awareness of the likelihood of being caught of benefit fraud.

Over time, there has been a decline in the proportion of claimants agreeing that it is easy or very easy to get away with benefit fraud. The largest shift was among national claimants (from 41% at baseline up to 31% at W5) and among local area claimants (from 40% at baseline up to 28% at W5). Throughout, members of the general public were more likely than claimants to agree that benefit fraud is easy to get away with (46%, compared with around three in ten claimants at wave 5).

Among national claimants, those aged 55+ were more likely than their younger counterparts to think benefit fraud is easy to get away with, as did claimants who did not have any children in the household but, having said this, it was amongst the very same groups that the downward trend across the last three waves was more pronounced suggesting the campaign is having some success in delivering the risk message to those with the most entrenched attitudes.

Claimants in targeted local areas were typically less likely to think that benefit fraud is easy to get away with compared with claimants who were not living in these areas (28% of claimants in targeted local areas considered it easy to claim fraudulently at wave 5, compared with 34% of claimants outside of these areas). This again suggests that the additional advertising taking place in these areas has been successful in influencing attitudes towards risk.

Claimants in more 'fraudulent environments', were far more likely to state that benefit fraud is easy to get away with. At wave 5, two-thirds (66%) of claimants in more fraudulent environments stated that it was easy to get away with benefit fraud compared with 29% outside such environments.

Perceptions that benefit fraud is more difficult to get away with than it used to be have not changed significantly over time, although there has been a significant decline in the proportions agreeing that the chances of getting

caught abusing the benefits system are slim: this has declined from 39% of national claimants at the baseline to 32% by wave 5. Similar trends were observed amongst other sample groups.

There was evidence in the qualitative research that the campaign was effective in creating the sense that benefit fraud is risky amongst those 'on the cusp'. In particular, the messages surrounding technology and surveillance communicate a sense that there is a government clamp-down on fraud. The campaign reinforces and builds upon messages present in other campaigns, such as the TV licensing ads, that the authorities are able to use advanced technology to track down defaulters.

The qualitative research also found, however, that the risk messages have varying credibility depending on the individual's level of knowledge of fraud gathered from their local community. The most credible information about the risks involved in fraud comes from anecdotal knowledge about people getting away with it or otherwise in their local community.

9. Consequences of getting caught

9.1. To what extent did the campaign convey messages about the consequences of getting caught?

After viewing the campaign ads, when **prompted** with a list of possible messages that may have been taken to be taken from the campaign, messages related to the consequences of getting caught were conveyed strongly. Around four in ten of respondents in all sample groups said ‘the penalties for benefit fraud are not worth the risk’ and other peripheral messages were commonly mentioned in relation to the criminal nature of benefit fraud and the fact that the government is cracking down on benefit fraud.

Table 37. Main messages communicated by the campaign (prompted) by all respondent groups (Wave 5)

Base: All respondents (WV5)	General Public (1928) %	National Claimants (1070) %	Local Area Claimants (488) %
Abusing the benefit system is a crime	76	76	72
The Government is cracking down on benefit fraud	53	54	51
The penalties for benefit fraud are not worth the risk	39	42	40

Despite some fluctuations, the proportion of respondents identifying the prompted message that ‘the penalties for benefit fraud are not worth the risk’ have remained fairly consistent over time.

Table 38. Main messages communicated by the campaign (prompted): ‘The penalties for benefit fraud are not worth the risk’

Base: General public	Wave 2	Wave 3	Wave 4	Wave 5
General public	35%	42%	36%	39%
National claimants	44%	46%	40%	42%
Local area claimants	44%	44%	36%	40%

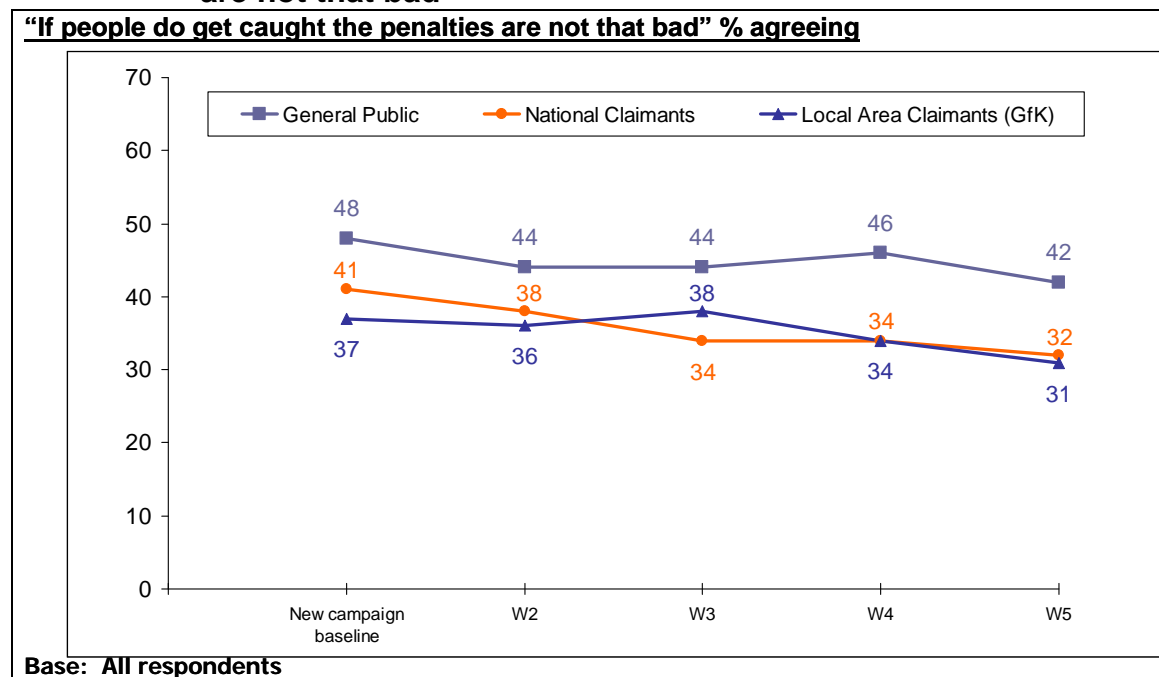
9.2. Attitudes towards benefit fraud: consequences

Respondents were read a series of statements about benefit fraud and asked to say how much they agreed or disagreed with each one.

Chart 23 shows reactions to the statement “If people get caught, the penalties are not that bad” over time. Members of the general public were significantly more likely than claimants to agree at all waves (at wave 5, 42% of the general public agreed, compared with 32% of national claimants).

Positively, there has been a decline in the proportions of all sample groups agreeing that ‘if people get caught, the penalties are not that bad’. Amongst claimants, 41% agreed at the baseline, but this declined to 32% by wave 5, and the magnitude of decline was similar amongst local area claimants (37% baseline, 31% wave 5).

Chart 23 Level of agreement with “If people get caught, the penalties are not that bad”

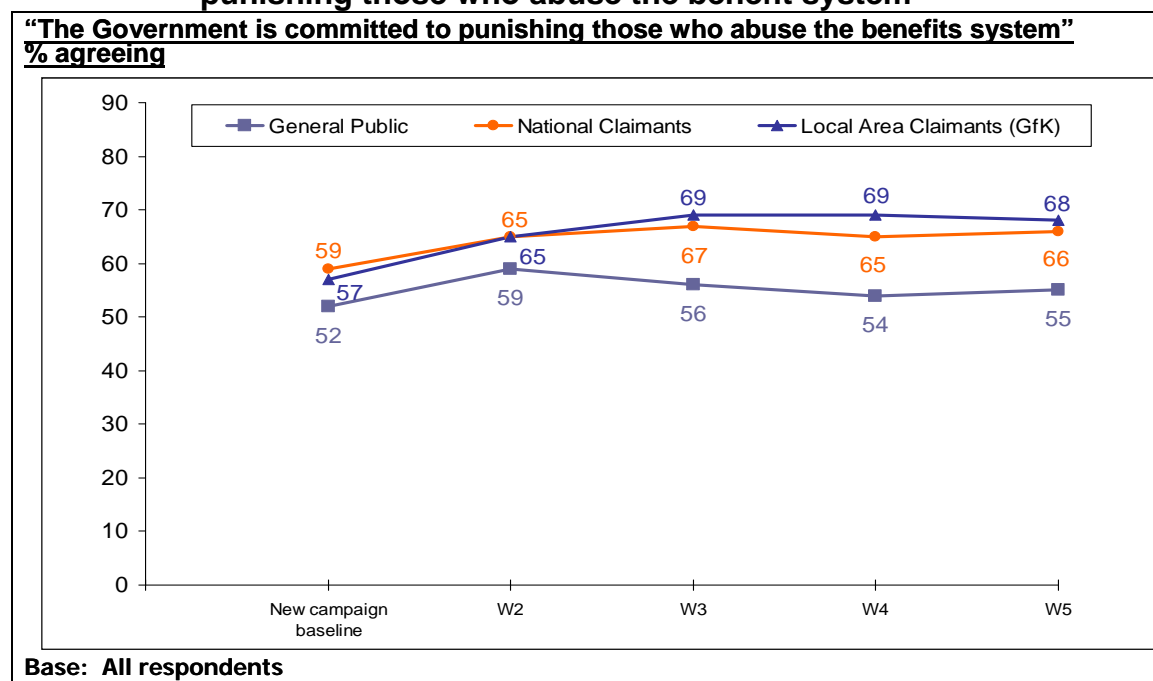


As has been the case in previous waves, it is apparent that those claimants who are in a fraudulent environment were the most likely to agree that the penalties are not that bad: for example, at wave 5 47% of national claimants in these environments agreeing compared with 31% of national claimants in less fraudulent environments.

There are no significant differences in the responses given by claimants who are aware of and/or recognise the campaign compared with those who have not been exposed to the campaign. This finding has been evident across all waves. It therefore appears that these changing perceptions are part of a general feeling of clamping down on fraud, rather than because of messages specifically conveyed by the campaign.

Chart 24 shows reactions to the statement “The Government is committed to punishing those who abuse the benefit system”. Again, although there has been some fluctuation in the levels of agreement with this statement wave on wave, all respondent groups showed a marked increase in the proportion agreeing with this statement over time. The main increase occurred at wave 3, after the introduction of the new poster and radio ads which specifically aimed to convey the risk message, and these increases have been maintained over time.

Chart 24 Level of agreement with “The Government is committed to punishing those who abuse the benefit system”



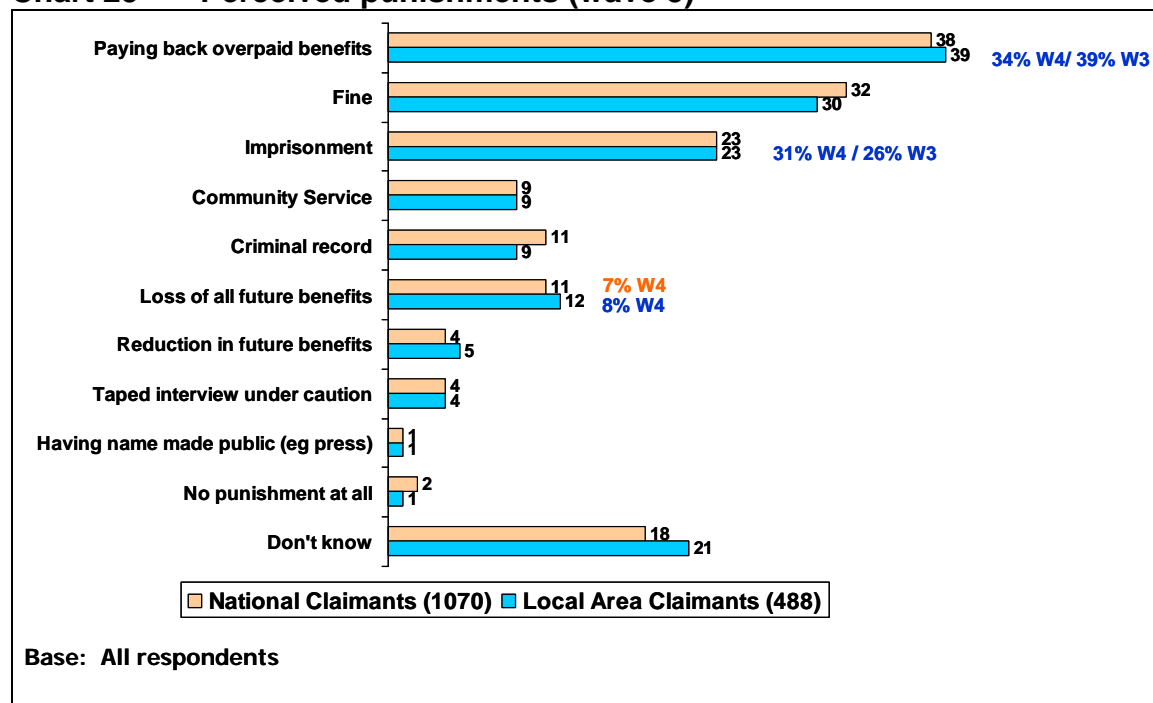
There further evidence that the campaign has led to changes in these perceptions, as claimants who were most engaged with the campaign were more likely to agree – 68% of those with prompted recall and 70% of those with proven recall agreed with this statement compared with 61% of those with no recall. Agreement was highest of all among those who had proven recall of the new execution where 74% agreed with this statement: this is

encouraging, as the new executions (radio and posters) specifically aim to convey these messages.

9.3. Punishments for benefit fraud

The TV advertisements mention some of the potential punishments for benefit fraud, ranging from a taped interview under caution to a fine or imprisonment. In order to assess the extent to which respondents are picking up on these issues, all respondents were asked to say, without prompting, what punishment they think someone is likely to receive if they are caught claiming more money from benefits than they are entitled to. Chart 25 shows responses from Wave 5 with significant changes from Wave 4 and 3 indicated.

Chart 25 Perceived punishments (wave 5)



The main punishment mentioned by claimants is the need to pay back overpaid benefits (mentioned by around two fifths of claimants), and three in ten feel that those caught committing benefit fraud will receive a fine. Imprisonment was mentioned by around a fifth.

The figures have fluctuated at each wave although the general pattern of responses has remained largely the same, and there have not been any consistent differences over time in the punishments mentioned.

However, all punishments were more likely to be mentioned by respondents with some degree of recall or recognition of the campaign compared with those with no recall or recognition (Table 39).

Table 39. Punishments for benefit fraud by campaign awareness

Base: All national claimants at W5	Spontaneous awareness		Recognition	
	Any (401) %	None (315) %	Any (969) %	None (101) %
Paying back overpayments	44	29	39	27
Fine	34	29	32	29
Imprisonment	23	21	23	19
Community Service	12	5	9	2
Criminal record	15	8	12	3
Loss of all future benefits	11	7	11	7
Reduction in future benefits	5	1	4	1
Taped interview under caution	6	1	4	-
Having name made public (e.g. press)	2	-	1	-
No punishments at all	3	3	2	2
Don't know	11	28	16	34
Other answers 1% or less of total				

Amongst the 'On the Cusp' segments, older men aged 35+ without children were more likely to suggest 'softer' punishments such as community services (mentioned by 9% compared with 4% of women aged 18-44 with children), and women aged 18-44 with children were more likely to think that fraudsters would receive a criminal record (23%, compared with 20% amongst the older men segment), although base sizes are too small at this level to be certain the difference is real.

Given the campaign aims to increase fear of the consequences of committing benefit fraud, it would be a desirable outcome for the target audience to feel more people are being punished. Questions were asked to establish what proportion of people caught claiming more money from benefits than they are entitled to are taken to court, convicted or imprisoned. Respondents were asked to answer given approximate proportions, allowing a calculation of the mean proportion of all fraudsters thought to be punished each way. Table 40 does not, therefore, show proportions giving specific answers, but the mean proportion of all fraudsters thought to be taken to court, convicted or imprisoned. Responses are shown from the baseline through to Wave 5.

Table 40. Proportion of fraudsters perceived to be punished

Base: All respondents <i>Table shows mean proportions thought to be punished (horizontal %s)</i>	Taken to Court	Convicted (receive a fine or community service)	Imprisonment
General Public			
Baseline (1998)	18	18	5
Wave 2 (1889)	20	20	6
Wave 3 (1876)	20	20	6
Wave 4 (1916)	19	18	6
Wave 5 (1928)	21	20	7
<i>Percentage point increase from baseline to wave 5</i>	3	2	3
National Claimants			
Baseline (1412)	21	20	8
Wave 2 (1439)	24	24	9
Wave 3 (1028)	26	23	8
Wave 4 (1058)	26	25	10
Wave 5 (1070)	27	25	10
<i>Percentage point increase from baseline to wave 5</i>	6	5	2
Local area claimants			
Baseline (881)	20	19	8
Wave 2 (904)	25	25	10
Wave 3 (458)	27	22	8
Wave 4 (482)	27	25	10
Wave 5 (488)	29	26	12
<i>Percentage point increase from baseline to wave 5</i>	9	7	4

While there have been few differences in perception amongst the general public, it appears that claimants think that a larger proportion of fraudsters are being punished at wave 5 when compared with the baseline.

Amongst national claimants at the baseline, 21% of fraudsters were thought to be taken to court, and this has increased to 27% by wave 5: an increase of 6 percentage points. Similarly, there have been increases in the proportion of fraudsters thought to be convicted (5 percentage points), although there has been no change in the proportion thought to be imprisoned.

The pattern is similar amongst local area claimants, although the magnitude of change is greater, so there has been a 9 percentage point increase in the proportion of fraudsters thought to be taken to court, and a 7 percentage point increase in the proportion thought to be convicted.

Among claimants there is a perception that a greater proportion of fraudsters receive each of the three levels of punishment when compared to the views of non claimants. Moreover there have been significant increases since the

baseline among this sample group in the proportions of those who are caught committing benefit fraud who are thought to receive each of the punishments shown above. Claimants have been more likely to believe fraudsters receive each punishment.

Among all sample groups, those recalling or recognising the campaign materials tended to think that higher proportions of fraudsters who are caught receive such punishments, suggesting perhaps that the campaign has had the desired effect of making people think that more fraudsters are punished. Although base sizes are small it is notable that Wave 5 claimants with proven recall of the new executions were the most likely to believe that fraudsters would get the maximum penalty of imprisonment (16%). Some of the new executions (benefit fraud scratch cards and 'lads mags' advertorials) mention imprisonment as the consequence of getting caught, so it appears that this tough punishment message is being picked up from these sources. Previous executions have not mentioned imprisonment – they were more likely to mention a criminal record, being taped under caution, paying back money or community service.

9.4. Qualitative findings on the consequences of benefit fraud

9.4.1. Awareness

Overall, specific awareness of the consequences of fraud was limited, with most participants' perceptions based on personal or community experience.

As described in the previous section, perceptions of the potential consequences of fraud varied between those with more or less personal experience or fraud, or knowledge about fraud gleaned from their local community.

For this less experienced group, there was a greater tendency to expect that harsh or serious punishments would apply. This group tended to expect that jail sentences would result for the most serious fraudsters. This acted as a powerful deterrent.

“The consequences are likely to be severe. I’m sure I could go to prison for doing benefit fraud” (Female, 18-24)

“The thought of being caught is really scary...I wouldn't even think about doing it” (Female, 18-24)

The more experienced group referred to personal experiences or incidents from their local community to inform their awareness. Some amongst this group tended to think that punishments would be more lenient, and based this perception on incidences from their community. However, there were also some who described their own or others' experiences of harsher punishments. As with perceptions of risk, personal experience was the most powerful driver of perceptions of the consequences of getting caught.

“I wouldn't do it again. I had to live off hardly anything for ages. We barely ate. It was dreadful...I didn't think it would happen to me. No one does” (Female, 25-44)

“When you know someone who has been caught it does make you think twice. You see what happens if you get unlucky. Things are even worse than when you just live on benefits” (Male, 18-24)

“Knowing some who has been caught will make a difference to how people see things” (Female, 18-24)

“I'll believe what my friends say or what my bro has to say. They have no reason to lie. Why would I believe the Government? They have their motives” (Male, 18-24)

All participants were aware of the possibility of receiving a financial penalty, such as a fine or deduction of a proportion of their benefits. This perception came both from surmise, and from anecdotal awareness.

There was mixed awareness of the interview under caution, and some were surprised about this despite having a good awareness of the campaign. This also applied to awareness of criminal record.

“I know about having to pay the money back but a criminal record? I wasn't aware of that” (Female, 25-44)

“Come off it. A criminal record for claiming a little bit of extra cash” (Male, 18-24)

The key consequences messages from the campaign were not spontaneously mentioned by all of the participants, although there was good awareness of the campaign. This appeared to be an element of the campaign which people recalled less clearly than other elements. This may be due to the tendency discussed in previous sections for participants to switch off from the ads, so that they do not attend to the end of the ad where the consequences messages are present. It appears that despite the fact that people are not able to name specific punishments, that there is a general 'tough consequences' message which is effectively communicated.

9.4.2. Fear of the consequences of fraud

Only a few had direct personal experience, and for those people this was the strongest driver of perceptions. For this group, personal experience had had seemingly quite different effects. Some younger people had been caught and accused of fraud, despite claiming that they had in fact committed an error. This was a frightening and salutary experience, and dissuaded them from committing fraud in the future despite the fact that there were no ongoing consequences. Many older or more experienced participants tended to say that their personal experience had taught them that punishments for fraud are lenient.

After being briefed with a list of possible consequences, levels of fear of the various punishments varied between groups. For those with little experience of fraud or of criminality in general, the prospect of an interview under caution was feared. For others, it was less threatening.

"Being properly interviewed sounds really bad. No way. I'd hate it" (Female, 18-24)

"Do you think I really care about being interviewed? I've been in and out of police stations my whole life mate. When you are at the bottom there is no other place to go" (Male, 18-24)

This reflected a general tendency for those with less experience of criminality to view all punishments as tough, regardless of their nature.

"They all sound tough to me" (Female, 18-24)

Individual circumstances were also a strong driver of fear of the punishments, in that those without children and those who felt less aspiration for the future were less likely to fear consequences.

“What have I got to lose? Not a lot. I live with my dad, I’m single, have no money and never likely to get a decent job again” (Male, 35+)

In contrast, those with career and other aspirations for the future feared the potential effects of the punishments on their opportunities. This was particularly the case for a criminal record. There was awareness that a criminal record could limit the potential to travel or to get a job.

“Its [doing benefit fraud] just not worth it. I want to go places. Getting caught earning a few extra quid is just like shooting yourself in the foot, really” (Male, 18-24).

Many women also fear the social stigma attached to having a criminal record. They are particularly fearful of being named and shamed as a criminal.

“To be known as a benefit cheat...named and shamed. That would be awful. Everyone would know you were on benefits and a criminal” (Female, 18-24)

For women, the potential knock-on effects of any punishment on their children’s wellbeing created a great deal of fear. For those women, the idea that they could be separated from their children by a jail sentence, or that their children would be financially less well off, was the strongest deterrent.

“I’ve got kids. I’ve got to make sure they’re OK and with me. That’s the most important thing” (Female, 18-24)

“I wouldn’t personally go it because I would think of the possibility of losing my kids because I’m the only person that my kids have got, do you know what I mean? And at the end of the day, no money can compare to my children. So the only way I can make a better life for me is by going to college and trying to better it that way. So when there are people out there, defrauding the system and I am going to college and I am struggling and penny-pinching, this that and the other,

then it really does get to me. Do you know what I mean?"

(Female, 25-44)

Across the groups, a financial penalty was considered to be a very serious punishment and a strong deterrent. Contemplating the need to survive on less money than they currently have was very worrying for most, and many described this as the strongest possible deterrent to committing fraud.

9.5. Summary

Apart from increasing the fear of getting caught, the campaign aimed to convey messages about the consequences.

Two statements specifically relating to **consequences** have been tracked over time:

- “If people get caught, the penalties are not that bad”
- “The Government is committed to punishing those who abuse the benefit system”

In relation to “If people get caught, the penalties are not that bad”, at the baseline, around half of the general public (48%) and two fifths (41%) of claimants agreed to some extent with this statement, and around a fifth agreed strongly. Although there has been some fluctuation over time, the overwhelming trend between the baseline and Wave 5 has been positive, as levels of agreement have fallen significantly to 42% among the general public and to 32% among national claimants and 31% among local claimants.

The data suggest more positive findings in relation to the statement “The Government is committed to punishing those who abuse the benefit system”. The long term the trend has been towards higher agreement with this statement, with the increase most evident among claimants (59% of national claimants agreed with this statement at the baseline with the level rising to 66% at Wave 5 and 57% of the targeted area claimants agreeing at the baseline rising to 68% at Wave 5)

- In order to further explore perceptions of punishments for benefit fraud, the survey asked, unprompted what the punishment is most likely to be for this crime. The relative pattern of responses has

remained largely the same over time, and at wave 5 around two fifths of claimants thought that fraudsters would have to pay back overpaid benefits, and three in ten that fraudsters would attract a fine.

Respondents were asked to estimate the proportion of fraudsters who would receive various levels of punishment. Positively, amongst claimants there have been increases over time in the proportions of fraudsters who are thought to be taken to court and convicted, and these changes are greater amongst claimants in the targeted local areas. Similarly, respondents who have been exposed to the campaign tend to think that more fraudsters are taken to court and convicted. There have been no changes in perception over time amongst the general public, who tend to think that fewer fraudsters are punished compared with claimants.

The qualitative research showed a low level of awareness of the specific consequences of fraud. In the context of a good awareness of the campaign, it could be interpreted that people are attending to consequence messages less well than other campaign messages. Those who are unaware of the actual consequences of fraud are likely to assume that they are very severe. Those with the least personal knowledge or exposure to fraudulent activity in their community assume that a prison sentence would apply. This was particularly feared by women, who were afraid of being separated from their children.

At the prompted level, there was a mixed response to the idea of an interview under caution or a criminal record as a consequence of fraud. Those with the least experience of fraud or of criminality in general tended to find these punishments very worrying, where others who had previously been in trouble with the law found them less concerning. Financial penalties were feared by all, and the social stigma associated with being caught was in itself a deterrent for women.

10. Prevention and change

In the qualitative interviews and focus groups, participants were asked to discuss their views on how benefit fraud could be prevented, and what they thought the government could do to encourage people to stop committing fraud. A number of suggestions were provided, based on participants views of what participants themselves felt would encourage them to decide not to commit fraud.

10.1. Empowerment

The qualitative research indicated that changing entrenched attitudes towards benefit fraud will be very difficult. Those 'on the cusp' did perceive benefit fraud to be a crime but considered it acceptable depending on individual circumstance. This is due both to views on the 'poverty trap', and to resentment of the benefits system.

"I'd like to work but there is just no way I could afford it. I'm in a poverty trap. I'm poor on benefits but probably wouldn't be better off working" (Female, 18-24)

"It's difficult to say it's [benefit fraud] wrong when people are doing it to put food in their kids mouths" (Female, 25-44)

"Sure it's a crime. We all know that. But just because the law say's its wrong doesn't mean it's true. We have our own values and surviving is more important than being legal" (Male, 18-24)

There was evidence from the research that more positive enabling messages would be effective in preventing benefit fraud. Many felt that although a strong enforcement message was required, that a parallel message encouraging people to seek help would be beneficial. Messages concentrating on 'encouragement', 'assistance' and 'understanding' would prompt people to contact the benefits office to check whether they were claiming in error, or to seek help to stop committing fraud.

"What they need to be saying is 'you want to be this, this is how I can help you'. Rather than saying, 'we're after you, you

criminal'. That just makes people like me think they are against us" (Male, 18-24)

A further 'empowerment' message suggested was to increase access to information of the services, courses and training helping people to gain long-term employment. This would help counteract one of the main drivers to considering fraud, which was a sense of being in a 'benefits trap'.

"People need practical help and financial support to get out of bad situations. Knowing that there are things in place to do this is really important" (Female, 18-24)

This would also help to counteract a negative perception of the benefits system as punitive and uncaring.

"What is says to me is that they don't give a damn about me. It's us and them. If that's how they see it, how can we see it differently?" (Male, 18-24)

Further suggestions in terms of 'empowerment' to prevent fraud included increasingly accessible information about the rules e.g. how many nights a partner can legitimately stay before a couple are co-habiting, and clearer information about how many hours can be worked.

10.2. Practical enablers

Many suggested practical measures to help people to step out of the 'benefits trap', seen as a driver to commit fraud. A frequent suggestion was to lengthen the Council Tax and Housing Benefit cushion period for those coming off benefits. The linking of these benefits was described as a particular barrier to women in considering returning to work. When this is considered in the context that the security of children is paramount for mothers, it is clear that this is a serious barrier.

"People coming off benefits should pay less council tax and their rent should be cheaper as well. It's just not possible to live off the kind of money I'd get if I got a job and paid the amount in bills I'd have to" (Female, 18-24)

One woman suggested that rent and council tax be progressively increased over a long period of time.

“A good idea would be to have people gradually paying the same as others. Not...wham...there you go, you’ve got to pay full rent because you’re now working in Tesco” (Female, 25-44)

10.3. Using the campaign to depict ‘real consequences’

During the focus groups, the ‘Targeting Benefit Thieves’ campaign was contrasted with other ‘enforcement’ advertising to explore comparative responses. A feature of some other ads in the category, most notably in the health arena, was the depiction of the consequences of the target behaviour in the context of the individual’s daily living and close relationships. For example, a drug awareness campaign run in Scotland described how the consequences of drug use impacted on the individual’s home and finances. A well-known campaign aimed at stopping smoking used imagery of a child affected by her father’s death from lung cancer. Participants described these approaches as making an impact because they show the consequences of the action of individuals in the context of their lives and the wider social environment.

The equivalent for this campaign might be, for example, to depict the consequences for a family where the mother is absent from the family scene at Christmas as she has been caught committing benefit fraud.

*“Seeing how it really hurts other people would be powerful.”
(Female, 18-24)*

Another frequent suggestion was that the campaign should depict real life incidences of fraud, so that the audience could feel that they are being informed about a genuine instance of fraud, and are being made aware of the actual consequences. This suggestion comes in the context of a prolific appetite for newspaper and magazine articles and TV features about real life fraud.

“Those stories in the magazines you see. They work because you can relate to them” (Female, 25-44)

“Knowing some who has been caught will make a difference to how people see things” (Female, 18-24)

“I’ll believe what my friends say or what my bro has to say. They have no reason to lie. Why would I believe the Government? They have their motives” (Male, 18-24)

10.4. Summary

The qualitative research suggested that attitudinal change would be difficult to effect, as benefit fraud for reasons of genuine financial need was widely accepted or at least excused.

Although most felt that there was a need for a strong deterrent message to be present in the campaign to emphasise that benefit fraud is a crime, many thought that this could be complemented by a more positive, empowering message. Including messages of empowerment would help counteract the perception that the benefits system is simply punitive and encourage people to make contact for help, information and guidance.

Practical suggestions were also made to help counteract the ‘poverty trap’ that many feel drives people to commit fraud. A frequently made suggestion was to lengthen the cushion period after which people lose their housing benefit and council tax benefit when beginning to work.

The suggestion was also made that the campaign could be made more impactful by depicting the ‘final consequences’ of committing fraud and being caught, on an individual’s living circumstances and family environment. Also, that the campaign should depict real life instances of fraud, showing the consequences of fraud for a real person.

Appendix A: Sample Profile

The following section provides an overview of the interviewed samples for the three key research audiences: the general public, national claimants and local area claimants.

General public Sample

The unweighted and weighted sample profile for the general public sample over the last three waves is detailed in Table 41. The table shows the samples interviewed at the last three waves were very similar and match the weighted percentages very closely.

Table 41. General public sample (weighted and unweighted profile)

		Wave 3 (unwtd 1876) %	Wave 3 (wtd 1937) %	Wave 4 (unwtd 1916) %	Wave 4 (wtd 1916) %	Wave 5 (unwtd 1928) %	Wave 5 (wtd 1928) %
Gender	Male	46	49	46	49	46	49
	Female	54	51	54	51	54	51
Age	18-34	30	28	28	28	28	28
	35-54	34	36	37	36	35	36
	55+	36	36	36	36	36	36
Social Grade	AB	22	19	17	19	17	19
	C1C2	47	51	46	51	47	51
	D	15	14	17	14	15	14
	E	16	16	18	16	18	16
Working status	Working	54	59	51	59	52	59
	Not working	46	41	49	41	48	41
Ethnic community	White	91	90	89	90	90	90
	Non-white	9	9	10	10	9	10
Claimant status	Any key benefit*	18	17	20	18	21	17
	Income Support	7	6	9	7	9	7
	JSA	2	2	2	2	2	2
	HB/ CTB	15	15	16	14	18	14
	No key benefits	82	83	80	82	79	83
Proportion of family/ friends on benefits	Almost all/most	9	9	10	9	9	9
	Some	12	11	19	18	17	16
	Only a few/none	70	72	71	73	72	73

Benefit Claimants

Two samples of benefit claimants were analysed. A sample of claimants drawn from a nationally representative sampling frame (labelled 'national claimants'), and claimants living in the 50 LADs which received additional media treatment were identified and were analysed separately (called 'local area claimants'). The profile is shown in Table 42 and Table 43.

Table 42. National claimants sample (weighted and unweighted profile)

		Wave 3 (unwtd 1028) %	Wave 3 (wtd 1028) %	Wave 4 (unwtd 1058) %	Wave 4 (wtd 1058) %	Wave 5 (unwtd 1070) %	Wave 5 (wtd 1070) %
Gender	Male	41	46	40	46	41	46
	Female	59	54	59	54	59	54
Age	18-34	39	43	37	43	40	43
	35-54	39	39	40	39	42	39
	55+	22	18	23	18	18	16
Social Grade	ABC1C2	13	14	13	13	13	13
	D	13	13	14	15	13	13
	E	74	73	73	72	74	74
Working status	Working	11	11	14	15	13	13
	Not working	89	89	86	85	87	87
Ethnic community	White	85	84	82	81	83	82
	Non-white	15	15	17	18	17	17
Claimant status	Any key benefit*	100	100	100	100	100	100
	Income Support	54	54	54	53	57	55
	JSA	17	19	14	17	15	16
	HB/ CTB	77	75	78	76	75	74
Proportion of family/friends on benefits	Almost all/most	29	29	27	27	25	25
	Some	25	25	27	27	27	27
	Only a few/none	44	44	46	46	46	46
Fraudulent environments*	Yes	8	8	7	7	6	6
	No	92	92	93	93	94	94

* claimants who say almost all or most of their family and friends are claiming benefits and they think a lot of people are claiming more than they are entitled to.

The sample profiles for the national claimant samples were similar over the three waves and the unweighted and weighted profiles are similar, indicating a high degree of consistency over time. There are some small differences in the proportions claiming JSA and Housing/ Council Tax benefit (HB/ CTB) over the last three waves, but these are not large enough to impact on the results.

Table 43. Local Area claimants sample (weighted and unweighted profile)

		Wave 3 (unwtd 458) %	Wave 3 (wtd 458) %	Wave 4 (unwtd 482) %	Wave 4 (wtd 482) %	Wave 5 (unwtd 488) %	Wave 5 (wtd 488) %
Gender	Male	43	46	40	46	39	46
	Female	57	54	59	54	60	54
Age	18-34	41	43	39	43	40	43
	35-54	38	39	39	39	43	39
	55+	21	18	22	18	17	18
Social Grade	ABC1C2	14	14	11	12	11	11
	D	13	13	13	14	13	13
	E	74	74	75	74	77	76
Working status	Working	10	10	14	15	10	10
	Not working	90	90	85	85	90	90
Ethnic community	White	76	76	70	69	73	73
	Non-white	23	24	29	30	27	27
Claimant status	Any key benefit*	100	100	100	100	100	100
	Income Support	53	53	52	51	60	57
	JSA	18	20	14	16	16	18
	HB/ CTB	71	70	79	77	72	71
Proportion of family/friends on benefits	Almost all/most	29	29	29	29	23	23
	Some	26	26	25	26	29	29
	Only a few/none	43	44	45	45	46	46

NB: base sizes are too small to show those in fraudulent environments

The sample profile for the local area claimants is broadly similar across the last three waves. There were more Housing/ Council Tax Benefit local area claimants interviewed at wave 4 (79% of unweighted local area claimants) than at wave 3 or wave 5 (71% and 72% of unweighted local claimants respectively) and slightly fewer Job Seeker's Allowance claimants at Wave 4 (14% compared with 18% of unweighted local area claimants at Wave 3). The unweighted profile is broadly similar to the sample profile following weighting.