



GfK NOP

## REPORT A

GfK. Growth from Knowledge



**Targeting    Benefit    Fraud    Campaign**  
**Tracking Research**

A research report for **Central Office of Information** on behalf of **Department for Work and Pensions**

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# 1      **Executive Summary**

## 1.1.1      ***Objectives and methods***

A new campaign was launched in late October 2006 which aimed to increase awareness amongst benefit claimants of what constitutes benefit fraud, and to increase fear of the risk and consequences of getting caught committing benefit fraud.

The campaign wished to communicate with claimants ‘on the cusp’ of committing benefit fraud, but also to maintain levels of general public recognition that benefit fraud is socially unacceptable. The campaign employed a mix of media with national TV and magazine activity alongside localised initiatives and PR work, which was structured around a number of

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media test areas. The campaign ran in two phases with bursts in November 2006 and January 2007.

GfK NOP was commissioned to conduct a programme of research to establish a benchmark for the campaign and track awareness and opinion over a period of time. The research took place amongst the following groups at each wave:

- Members of the general public in Britain: c. 1,900 interviews per wave, interviewed on GfK NOP's Random Location Omnibus
- A sample of c.1400 key benefit claimants nationally (i.e. claimants of JSA, IS, Housing Benefit or Council Tax benefit)
- A sample of c.900 key benefit claimants in local areas receiving additional media treatment.

The survey sample was drawn using random location sampling methods, and all interviews were conducted face to face in respondents' homes using Computer Assisted Personal Interviewing (CAPI). Baseline fieldwork was conducted before the campaign broke, in October 2006, and wave 2 fieldwork was conducted after the end of the January burst, in November 2007.

A qualitative stage followed the final wave of the quantitative study and aimed to give further feedback on how the campaign was received: with specific emphasis on the views of BME respondents. Twenty one two-hour discussion groups and 10 one-hour depth interviews were conducted amongst claimants, with fieldwork spread across Britain. Qualitative fieldwork was completed in March and April 2007.

### **1.1.2 Campaign reach and communication**

The campaign launch appears to have been successful in raising awareness of advertising or publicity about benefit fraud, with between two fifths and a half of respondents aware of such publicity at wave 2: a significant increase from 25-32% at the baseline, and higher than had been observed in relation to the previous campaign.

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After prompting with a list of possible media sources, total awareness rose to around three quarters of all respondent groups: again a significant increase from the baseline and higher than observed in relation to the previous campaign. TV was cited as the main source of awareness of the campaign, although three in ten claimants in local areas were aware of posters, and around a quarter of all respondent groups were aware of publicity in a newspaper.

Details of the campaign were well recalled, with between two fifths and a half of all respondent groups spontaneously describing materials which could be recognised as part of the campaign. The 'female' ad was particularly well recalled. In addition, recall of the campaign slogan 'No ifs, No buts' was strong, with around three in ten of all respondents able to name the slogan without prompting.

After being shown copies of the campaign (TV ads and picture ads), four fifths of the general public and just under nine in ten claimants recognised at least one ad that they had been shown. Although the 'Shop' and 'Café' TV ads were equally well recognised, respondents were more likely to mention the 'Shop' ad spontaneously, indicating that this was the most memorable ad.

Around a quarter of claimants in local areas recognised a poster ad, and one in ten recognised an ad they had seen in a newspaper. Levels of recognition were lower amongst non-claimants, indicating that the campaign was well targeted.

Key messages taken out of the campaign included the fact that benefit fraud is a crime, that you could be prosecuted, and that fraudsters will be caught. Compared with the previous campaign, the new campaign was more successful in communicating the message that benefit fraud is a crime and that the penalties are not worth the risk, but were less likely to communicate messages around the risk of getting caught. These issues are explored in more detail in section 6 of this report.

Three fifths of respondents, including both claimants and non-claimants, agreed that the advertising made them more likely to tell DWP if their circumstances ever change. Many also said that they had learned something

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from the ads, with around three fifths of claimants agreeing that the ads made them realise that benefit fraud is more serious than they thought. There is little evidence that the public or claimants are bored of or irritated by the ads, although there was some cynicism about the effectiveness of the ads, with around two thirds of all sample groups agreeing that the ads won't stop people from committing benefit fraud.

The qualitative research found good spontaneous recall of the campaign, with scenarios, characters and straplines recalled in detail. The woman with shopping bags was most frequently described spontaneously, although there was good recall and recognition of both ads.

Key messages identified by participants in the qualitative research were the 'no excuses' message, indicating that 'ordinary' people are being targeted, and that action will be taken to deal with people who are caught. The campaign also gave rise to the perception that the government is 'clamping down' on benefit fraud, and is increasing surveillance activity to coincide with the campaign. The look and feel is powerful and sends a worrying, threatening message.

### **1.1.3     *Perceptions of Benefit Fraud***

The campaign aimed to increase awareness of what activities constitute benefit fraud, and there has been a significant increase since the baseline in the proportion of all sample groups aware of the need to declare a partner moving in to DWP: with lone parent claimants particularly likely to mention this. There has also been a significant increase in the proportions aware of the need to declare income from casual work to DWP. Those aware of and recognising the campaign were more likely than others to be aware of the need to declare such changes of circumstances.

Respondents were asked to rate a series of activities to assess how 'wrong' they feel each one is on a scale of 1 – 10 (where 10 = wrong all of the time, regardless of the circumstances, and 1=acceptable in some circumstances).

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Car theft, burglary and mugging were most likely to be perceived as 'wrong' by all sample groups, gaining ratings of 9.6 or higher. Benefit fraud achieved ratings of between 9.29 (general public sample) and 9.10 (national sample of claimants). Women, older respondents, claimants and those who know few people on benefit were more likely than other groups to think that benefit fraud is wrong. While there was a significant increase in the proportion of claimants in local areas thinking that benefit fraud is wrong, this appears to be part of a general atmosphere of a 'clamp down' rather than because of the campaign activity.

There have, however, been some positive changes in attitudes since the baseline:

- An increase since the baseline in the proportions of claimants thinking that people who abuse the system should feel guilty about what they are doing, bringing results in line with wave 9 of the previous campaign tracking
- An increase since the baseline in the proportions of claimants agreeing that abusing the benefits system is no different to stealing, although this does not bring results back in line with those observed at wave 9
- There were no changes in the proportions agreeing that 'it doesn't bother me if people abuse the system' and 'with benefit fraud there is no victim – no-one gets hurt'.

As at previous waves, JSA claimants and those who have a large proportion of friends and family on benefits were more likely than other groups to be 'tolerant' of benefit fraud. In addition, there were no differences in response based on whether or not respondents had been exposed to the campaign.

The qualitative research suggested widespread tolerance for fraud, amongst both 'honest and 'suspect' claimants. Fraud was thought to be acceptable and necessary in many circumstances, with many perceiving that bending the rules is essential to get by, particularly for those with children in the household.

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For many participants in the qualitative research, a sense of anger and frustration with their situation provides a justification for fraud. Lack of opportunities in the job market, the perception that others are favoured by the benefits system, and the belief that it is not possible to survive on benefits alone, contribute to this view. Many also feel trapped in a situation of claiming benefits by their inability to earn enough to be able to pay their rent even if they could earn enough to come off JSA or IS.

Also providing justification for fraud are the perceived inefficiencies and inequities in the benefits system. In particular, the attitude of staff in the benefits office, and slow processing of claims is cited.

Reflecting quantitative findings, this sense of tolerance and acceptability of fraud is compounded for those who live within communities where fraud is the norm. The qualitative research suggests that there is a sense of a shared morality for many, distinct from the actual rules. This shared morality supports the view that bending the rules to some degree is necessary to survive.

For most, however, there is tolerance only for fraud which is seen as motivated by 'need' rather than by 'greed'. Any fraud which is seen as organised, larger in scale, or which results in considerable financial gain, is viewed as less acceptable. Types of benefit fraud mentioned spontaneously in the group discussions reflect those depicted in the campaign.

#### **1.1.4 *Risk of getting caught committing benefit fraud***

A key campaign objective was to increase fear and awareness of the likelihood of getting caught committing benefit fraud. Aspects of risk were certainly top of mind for respondents aware of the campaign, and a fifth of all sample groups spontaneously recalled publicity which conveyed the message that fraudsters will not get away with it.

When prompted with a list of possible messages taken from the campaign, risk became more secondary to other messages, with the criminal nature of benefit fraud and the fact that the Government is cracking down on fraudsters coming through more strongly. There was also a decline in the proportion taking risk messages out of the new campaign in comparison with the previous campaign.



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However, there is evidence from elsewhere in the interview which indicates that the risk message is still being conveyed by the campaign, for example a decline in the proportions of all sample groups feeling that it is easy to get away with benefit fraud (from 41% of national claimants at the baseline to 35% at wave 2, and down from 56% at wave 9 of the previous campaign tracking).

Respondents at wave 2 were also less likely than at the baseline or in the previous campaign tracking to agree that the chances of getting caught abusing the benefits system is slim (down to around three in ten of all claimants from two fifths at the baseline), and more likely to agree that benefit fraud is more difficult to get away with than it used to be (half of claimants agreed at W2, up from two fifths at the baseline).

Qualitative findings showed that the assessments of the risks from benefit fraud are strongly related to personal experience. Those with most personal experience, who are living within communities where fraud is the norm, are most likely to think that there are only minor risks. For most others, including those with limited or no experience, and also those with some experience, there are perceived risks associated with fraud.

Across the board, benefit fraud was thought to be harder to get away with than it once was, with increased checks in place, increased surveillance and more media and advertising messages about the government 'clamping down' on unlawful activities such as benefit fraud.

There is evidence that the current campaign builds upon the messages from these other campaigns to increase perceptions of risk. This results from the menacing look and feel of the campaign, brand equity from the target brand, and the existence of a campaign leading to raised perceptions of a 'clamp down'.

#### **1.1.5 Consequences of getting caught**

The consequences of getting caught were commonly mentioned by respondents when describing the advertising they had seen about benefit fraud: in particular mentions of an interview which was perceived to be in a police room were mentioned by around one in ten of all respondent groups.

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Having seen the advertising, around a fifth of all sample groups spontaneously recalled the message that you may be prosecuted, and when prompted two fifths of claimants thought that the campaign showed that the penalties for benefit fraud are not worth the risk.

There have been significant declines in the proportions of all sample groups agreeing 'if people do get caught, the penalties are not that bad' (from 51% of claimants at wave 9 of the previous campaign tracking to 38% at wave 2), and an increase in the proportion agreeing that 'the Government is committed to punishing those who abuse the benefits system' (from 59% of claimants at the baseline to 65% at wave 2, although it has not returned to the previous high level of 71% at wave 9 of the previous campaign tracking).

The advertisements mention some of the potential punishments for benefit fraud, and in order to assess the extent to which respondents are picking up on these issues, all were asked which punishments people are likely to receive if they are caught claiming more money from benefits than they are entitled to. Repayment of overpaid benefits was the most commonly mentioned punishment at both waves, although non-claimants were less likely than claimants to mention this. Around a quarter of all sample groups thought that benefit fraudsters would be imprisoned, and there were significant increases in the proportions of claimants mentioning this in comparison with the baseline.

Although a taped interview under caution was shown on the advertisements, relatively few respondents spontaneously mentioned this as a punishment for benefit fraudsters.

When asked what *should be* the punishment for benefit fraud, all sample groups felt that the penalties are somewhat too lenient. For example while a fifth of the general public thought that the maximum penalty for benefit fraud was imprisonment, three in ten thought that the maximum penalty should be imprisonment.

Between a fifth and a quarter of those who are caught committing benefit fraud are thought to be taken to court, and similar proportions are thought to be convicted. One in ten of fraudsters caught are thought to be imprisoned.

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Across all sample groups, there have been significant increases since the baseline in the proportions of those caught committing benefit fraud who are thought to receive these punishments. Those exposed to the campaign tended to think that higher proportions of fraudsters are punished.

The qualitative findings suggest that fear of the consequences of fraud is strongly related to personal experience. Those with most personal experience tend to have less fear of the consequences of fraud, citing personal experience of leniency for those caught. Others tend to perceive that the penalties are more serious, and have more fear of the consequences in general. In particular, a criminal record was feared by those hoping to work in the future, as it would be likely to limit prospects. Social shame resulting from being caught was also a concern, particularly for women.

The specific campaign messages about consequences tended to be secondary to the general 'no excuses' and risk messages, with slightly less recall of the criminal record and interview under caution aspects of the campaign. However, there was evidence from the qualitative research that the campaign raised anxiety about getting caught amongst all groups.

#### **1.1.6 BME Claimants**

The survey showed that BME claimants were less likely than white claimants to have been exposed to the campaign. In particular, recognition of TV advertising was lower amongst BME claimants, although they were no less likely to have seen ads on posters or in the press: perhaps indicating that posters and press would be effective media for communicating with BME claimants on issues surrounding benefit fraud.

Broadly speaking, BME claimants held similar views on benefit fraud as white claimants, although BME claimants were more likely to give a don't know response.

The qualitative research showed that the views and rationales of BME groups tend to reflect other groups with some key differences.

Religion and traditional cultures had the impact of creating a taboo around claiming benefits for some, in particular surrounding the need to provide for

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the family. This was particularly the case for older people, and was more diluted for those who are younger or more distant from traditional values.

However, traditional cultures also had the impact of de-stigmatising the notion of cash in hand work for some, as it represents following the work ethic. For many, cash in hand work takes place within the community, and is accessed via family and friends.

For some BME groups, Discrimination by potential employers and the resulting sense of reduced opportunities provides a greater justification for bending the rules.

In general, there is a good awareness of the campaign with views reflecting those of other groups. However, the slightly lowered awareness could be explained by the fact that older Asians are more likely to watch Asian channels on satellite or cable TV, that there is less empathy with the characters, and that interest in and comprehension of some styles of advertising is lowered.

The lowered engagement with the survey could be explained in terms of the importance of trust within communities, making some more reticent to discuss the issues, and generally increased suspicion of the government and institutions in general.

### **1.1.7 Concluding remarks**

The campaign launch appears to have been very successful at reaching claimants and the general public, and many key measures including spontaneous awareness, proven recall and recognition are strong.

The campaign has also been successful in conveying key messages surrounding the need to declare changes of circumstances and the risk and consequences of getting caught. In particular, the campaign has delivered 'new news' relating to the need to inform DWP when a partner moves in, and this has been strongly picked up by those who have seen the campaign.

However, the research has shown that the campaign as it stands can only go so far, as many claimants felt that these messages could only be *really credible* when backed up by real-life action in their local area. It feels that the

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campaign messages could be usefully strengthened by targeted local PR so that claimants on the cusp of committing benefit fraud, and those already claiming more than they are entitled can see people like them actually being caught.

The research also indicated that the campaign could be strengthened by showing the real consequences of punishments for individuals, and these could include court scenes, financial hardship, social shame, and the outcomes from all of these on family and/or children.

We understand that changes are being made to the campaign to address some of these issues, and further tracking will enable DWP to assess whether the positive impacts of the new campaign are maintained.

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## 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 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 for 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 evidence of problems caused by fraud and error is not new and DWP has run a Targeting Benefit Fraud campaign for five years. In 2006, a new advertising agency was appointed to further develop the campaign, which was re-launched in October 2006. The main objectives of the campaign activity are to increase:

- awareness “amongst benefit claimants about what constitutes fraud”, and
- “fear and awareness of the likelihood of being caught and the consequences” that will arise.

In particular, the campaign wished to communicate with those ‘on the cusp’ of committing benefit fraud. A secondary aim of the campaign is to maintain levels of general public recognition that benefit fraud is wrong and socially unacceptable. Reflecting years of excuses given by those committing benefit fraud, the key phrase used in the new advertising campaign is “*No Ifs, No Buts, Benefit Fraud is a crime*” and this is backed up by the strapline *Targeting Benefit Thieves*.

The new campaign involved an extensive mix of media with national TV and magazine activity alongside localised initiatives and PR work. The campaign ran in two phases with bursts in November 2006 and January 2007.

Local Authority areas were identified which received additional media treatment (in addition to the national media): the areas were selected on the basis of a 'Vibrancy' index, which aimed to indicate how 'healthy' or 'vibrant' a local authority area is, and was calculated by combining a number of factors such as population change, penetration of employed households, number of households, job density, claimant count and earnings by workplace. Some areas received additional media treatment in both November and January, some in November only and some in January only. The 60 Local Authority areas chosen received the following activity in addition to the national activity:

- No additional activity
- Additional ambient activity, including posters in a variety of locations
- Local PR Activity
- Both ambient and PR activity.

Table 1 shows the local authority areas included in each burst and media treatment 'quadrant'.

**Table 1 Media Treatment: Local Authority Quadrants**

		<b>Burst</b>		
		<b>November only</b>	<b>November &amp; January</b>	<b>January only</b>
<b>Treatment</b>	No additional treatment	Southwark Newham Newcastle upon Tyne Preston Herefordshire	Hammersmith Salford Chelmsford Kingston upon Hull Powys	Derby Plymouth Dacorum Gt Yarmouth Ipswich
	PR only	Tower Hamlets Liverpool Inverclyde Sandwell Maidstone	Lambeth Wolverhampton Norwich Dundee East Dunbartonshire	Bradford Reading Cardiff Easington Epping Forest
	Ambient only	Camden Haringey Knowsley Merthyr Tydfil Charnwood	Manchester Birmingham Braintree Vale Royal Brighton & Hove	Edinburgh Bristol Havant Barrow-in-Furness Lincoln
	Ambient & PR	Islington Glasgow City Leicester Middlesbrough East Riding of Yorkshire	Hackney Nottingham Leeds Newport East Lindsey	Coventry Hastings Thanet Lancaster Waveney

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The campaign media plan is shown in Chart 2. The total campaign spend was just over £**Information redacted** million with just under £**Information redacted** million TV spend. Just over £**Information redacted** million was spent on advertising in the local areas, and a further £**Information redacted** on PR in the local areas.

## **Chart 1 Campaign media plan**

**Information redacted**

### **Research Objectives**

COI commissioned a programme of survey research on behalf of the Department for Work and Pensions (DWP) to establish a benchmark for the campaign and track awareness and opinion over a period of time. The research objectives were to assess:

- Awareness of publicity: looking at spontaneous measures, as well as recognition of campaign materials
- Awareness of key messages from the advertising: what top of mind messages are taken out? What other messages can be identified when prompted? To what extent are these messages seen as clear, credible, relevant and motivating?
- Attitudes to fraudulent activity: To what extent are those who fraudulently claim benefits 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, enabling us to track whether it becomes seen as 'more criminal' as the campaign develops.
- Perceptions of getting caught: what proportion of 'Benefit Thieves' are thought to be caught, and what are the penalties imposed? To what extent is it felt to be worth 'taking a chance'?
- Awareness of the penalties: what do respondents think are the penalties of benefit fraud? What do they think they should be?



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## 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, Jobseeker'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 (as shown in Table 1). For reasons of economy, only one post-campaign wave was undertaken in February 2007. A decision was therefore taken to exclude local areas which received additional media activity in November only from the boost sample of claimants in local areas, because the follow up interviews in those areas would be too late after the activity had taken place, and the activity would therefore be less likely to be recalled by respondents.

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:

- One week's omnibus interviewing with members of the general public in Great Britain (c. 1900 interviews)
- A boost sample of 250 claimants, with the sample drawn from a nationally representative sampling frame.
- A boost sample of 750 claimants in local areas receiving additional media treatment: sampling points were structured to deliver equal numbers of interviews within each media test/burst quadrant. Within each quadrant sampling points were selected with probability proportionate to claimant count within each local authority area, although we did ensure that at least one sampling point was selected in each local authority area.

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

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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.

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

- 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 on age, gender, social grade, working status, household size and region
- A national sample of claimants, including all claimants interviewed across the three surveys (omnibus, national boost and local area boost). The addition of the local area claimants necessitated weighting by region, as some regions have proportionately too many claimants and others have proportionately too few. Weighting was applied by Government Office region, based on claimant count. Weights were also applied by age and gender of respondent, with weights based on the profile of claimants taken from the omnibus survey<sup>1</sup>
- A sample of claimants in the local areas covered by the additional media treatment, which included all claimants interviewed within those areas

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<sup>1</sup> 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.

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across any of the three surveys. Because the quadrants were not equally sized, additional weights were applied to re-balance the interviewed sample by region. Further, age and gender weights were applied to bring the sample profile into line with the age and gender profile of claimants in those areas.

Table 2 shows the number of interviews included within each sample group at each wave. Fieldwork dates were as follows:

- Baseline: 6th – 29th October 2006
- W2: 5th – 19th February 2007

**Table 2      Number of interviews completed**

<b>Sample group</b>	<b>Baseline</b>	<b>W2</b>
General public	1998	1889
Key benefit claimants in England (national claimants)	1412	1439
Key benefit claimants in areas receiving additional media treatment	881	904

## **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 on the tracking survey and our ability to draw conclusions from the data.

The study included surveys of the general public and of benefit claimants, and because we would expect the nature of the two samples to be quite different, these are reported on separately below.

### **2.3.1      *General public***

The general public sample was designed to be representative of the general public aged 18 or older in Britain. The profile is detailed in Table 3, and shows that the samples interviewed at the two stages were very similar.

**Table 3      General public sample: Profile**

		<b>Baseline (1998) %</b>	<b>Wave 2 (1889) %</b>
Gender	Male	49	49
	Female	51	51
Age	18-34	28	28
	35-54	36	36
	55+	35	36
Social Grade	AB	19	19
	C1C2	51	51
	D	14	14
	E	15	16
Working status	Working	59	58
	Not working	41	42
Ethnic community	White	91	89
	Non-white	9	11
Claimant status	Any key benefit*	18	18
	Income Support	6	7
	JSA	2	2
	Housing/Council Tax Benefit	15	14
	No key benefits	82	82
Proportion of family/friends on benefits	Almost all/most	9	7
	Some	17	14
	Only a few/none	70	70
* Key benefits: respondent personally claims Income Support, Jobseekers' Allowance, Housing Benefit or Council Tax Benefit. Please note that because claimants can claim more than one benefit, the totals amount to more than 100%			

### 2.3.2 *Benefit Claimants*

Two samples of benefit claimants were interviewed: a sample of claimants drawn from a nationally representative sampling frame (labelled 'national claimants'), and a further boost of claimants in local authorities included in the different media test areas (labelled 'local area claimants'). The profile is shown in Table 4.

**Table 4      Benefit claimants sample: Profile**

		<b>National Claimants</b>		<b>Local Area Claimants</b>	
		<b>Baseline (1412) %</b>	<b>Wave 2 (1439) %</b>	<b>Baseline (881) %</b>	<b>Wave 2 (904) %</b>
Gender	Male	44	44	44	44
	Female	56	56	56	56
Age	18-34	25	25	25	25
	35-54	33	33	33	33
	55+	42	42	42	42
Social Grade	AB	2	1	1	1

	C1C2	16	12	11	8
	D	13	15	13	16
	E	69	72	75	75
Working status	Working	9	9	7	8
	Not working	91	91	93	92
Ethnic community	White	82	83	80	83
	Non-white	18	17	20	17
Claimant status	Any key benefit*	100	100	100	100
	Income Support	36	48	38	49
	JSA	13	12	13	13
	Housing/Council Tax Benefit	83	81	82	80
Proportion of family/friends on benefits	Almost all/most	22	22	25	25
	Some	25	24	24	25
	Only a few/none	43	44	39	41
* Key benefits: respondent personally claims Income Support, JobSeekers Allowance, Housing Benefit or Council Tax Benefit. Please note that because claimants can claim more than one benefit, the totals amount to more than 100%					

On average, claimants had been receiving key benefits for around 5-6 years, with older claimants tending to have received benefits for a longer time period (amongst local area claimants at wave 2, under 35s tended to have claimed for 3.1 years, compared with 6.9 years for claimants aged 55 or older).

The sample profiles for the claimant samples are similar at the two waves, indicating a high degree of consistency over time. However, a lower proportion of Income Support claimants were interviewed at the baseline than at wave 2 (36% of national claimants and 38% of local area claimants at the pre-stage were claiming IS, compared with 48% and 49% respectively at the post stage). The proportions claiming other benefits remained the same. Throughout this report, where significant differences are observed, we will comment on whether or not these differences appear to be because of this difference in the interviewed samples.

## 2.4 Objectives of the qualitative research

A qualitative stage followed the final wave of the quantitative survey. The aims of the qualitative study were to understand the impact of the campaign on views of benefit fraud amongst some key audiences. Specifically, to:

Explore attitudes towards benefit fraud, and the drivers of these attitudes, including:

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- Tolerance and/or acceptance of benefit fraud;
  - Perceptions of likelihood of getting caught; and
  - Awareness of, and attitudes towards, penalties.

Understand the drivers that motivate people to commit benefit fraud.  
Specifically to

- Examine how the campaign interacted with these drivers;
- Identify the primary drivers to committing benefit fraud; and to
- Understand what would make people stop committing benefit fraud.

Determine the effectiveness of the campaign against the key campaign objectives, which are to increase:

- understanding of what constitutes benefit fraud, and
- fear and awareness of the likelihood of being caught and the consequences that will arise

And to:

- maintain levels of general public recognition that benefit fraud is wrong and socially unacceptable

In addition, the qualitative research aimed to explore differences found amongst black and minority ethnic (BME) respondents' attitudes in the baseline wave of quantitative tracking. BME groups were more likely to answer 'don't know' to questions about the acceptability of fraud. In addition, they were less likely to recognise the campaign.

The evidence of the BME profiles gathered from the previous research tended not to support the idea that there are language issues, as younger people from these communities speak English as a first language. The qualitative research would help to identify whether the differences are based on language, cultural or attitudinal factors.

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## **2.5 Qualitative method and sample**

21 two-hour group discussions and 10 one-hour in-depth interviews were conducted amongst claimants. The research locations included both additional local campaign areas and national campaign-only areas. Group discussions and in-depth interviews were conducted in Birmingham, Oldham, Glasgow, Greater London and Sheffield during March and April 2007.

Separate groups were conducted amongst those claiming Jobseekers Allowance (JSA) and those claiming Income Support (IS). Within these groups, participants also claimed Council Tax Benefit, Housing Benefit, Incapacity Benefit, and Sickness Benefit. No quotas were set for socio-economic status. Instead, participants were recruited from a mix of relatively affluent and more deprived areas.

The overall sample included a mix of those who are single and partnered, and those with and without children in the household, including lone parents. An in-depth interview methodology was selected for some lone parents in the sample, in order to increase comfort in the research process, and to encourage openness about sensitive issues.

The key audiences for inclusion in the qualitative research were 'honest' claimants and those suspected of fraudulent behaviour. In addition, there was a separate sample of BME claimants to further explore issues emerging from the baseline wave of the quantitative tracking research.

'Honest' and 'suspect' claimants were identified using attitudinal screening questions on the recruitment questionnaire. Mixed gender groups were conducted amongst 'honest' claimants, with single gender groups convened for 'suspect' respondents to encourage open and constructive discussion.

### **2.5.1 BME sample**

A separate BME sample was required to explore differences found in attitudes in the baseline wave of quantitative tracking.

The BME sample profiles from the survey showed a greater proportion of males, and those from the 18-34 age groups amongst BME claimants. The Pakistani, Black African and Black Caribbean communities were the groups

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most strongly represented amongst BME claimants. This formed the basis of the final sample structure. Separate groups were conducted amongst people from the different ethnic groups, as we fully expected cultural and social mores to differ.

Single gender groups were conducted for the BME claimants to encourage open and constructive discussion. Given the language medium of the advertising campaign the study focussed on English speaking participants.

As with the other groups, separate groups were convened with those claiming JSA and those claiming IS, with a spread of other benefits claimed across the groups.

A breakdown of the qualitative sample is shown in Table 5 .



**Table 5 Sample profile: qualitative sample**

<b>Group discussions</b>		Number of groups
Total number		21
Respondent type	'Honest'	4
	'Suspect'	6
	BME	11
Age profile	18-30/35 (younger)	11
	31-55 (Older)	10
Gender	Male	12
	Female	7
	Mixed groups	2
Ethnicity	White	10
	Black African	3
	Black Caribbean	3
	Indian	3
	Pakistani	2
Location	Birmingham	6
	Oldham	2
	Glasgow	3
	Greater London	8
	Sheffield	2
<b>In-depth interviews</b>		Number of depths
Total number		10
Respondent type	Honest claimant	-
	Suspect claimant	6
	BME claimants	4
Ethnicity	White	6
	Black African	-
	Black Caribbean	-
	Indian	-
	Pakistani	4
Location	Birmingham	4
	Oldham	-
	Glasgow	3
	Greater London	3
	Sheffield	-

### **2.5.2 Qualitative recruitment**

Respondents were recruited using a 'free-find method' by GfK NOP's preferred supplier of recruitment services, with a proven track record of good quality recruitment for previous similar work on behalf of GfK NOP. Community workers were consulted by the recruitment agency to ensure that relevant hard to reach communities were recruited to the groups.

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## **2.6 Structure of this report**

The remainder of this report describes the findings from the first two waves of 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

The final section looks in detail at the views and experiences of BME claimants. Results from the baseline wave indicated that BME respondents, and in particular BME claimants, were less likely than their white counterparts to engage with the subject matter, and qualitative research was commissioned to look in detail at the views of BME claimants. This is detailed in section 7.5 of this report.

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

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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 a number of claimants in areas which received additional media treatments. We therefore on occasion discuss differences between key benefit claimants outside of the local area quadrants, and compare these with key benefit claimants within the local area quadrants, as this gives the best indicator of the impact of the campaign.
- Where comparisons are made with tracking results from the previous benefit fraud campaign (sometimes called 'TNS' data because the previous tracking was undertaken by the research company TNS), it should be noted that these are often not like for like comparisons. The TNS sample of claimants included claimants of all benefits, and did not specifically aim to interview or analyse by claimants of key benefits<sup>2</sup>, as was the focus in this research. Throughout this report, for brevity, key benefit claimants at the baseline and wave 2 are referred to as 'claimants'.
- It should also be noted that the TNS evaluation questionnaire was significantly longer and more detailed than the more 'streamlined' questionnaire used for this tracking, and even where identical questions are used across the two surveys, comparisons cannot always be made on a like-for-like basis because of the context in which the questions were asked. For example, early on in the TNS questionnaire, respondents were presented with a number of scenarios of possible benefit fraud and asked if they felt that the person in question was committing benefit fraud. It is

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<sup>2</sup> For the purposes of this report, key benefit claimants are claimants of any of the following benefits: Income Support, Job Seekers' Allowance, Housing Benefit or Council Tax Benefit

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therefore likely that respondents completing the TNS interview would be more aware of the nature of benefit fraud, and this is likely to have affected the way in which they answered later questions.

- 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 exempt 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 to 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%.

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### **3      Setting the scene: about the lives of claimants**

The qualitative research identified some specific characteristics in priorities, circumstances and attitudes towards claiming benefits amongst older men, younger men, and women claimants. These circumstantial factors and mindsets tended to have an impact on their attitudes towards fraud as well as towards the campaign, and are described here to provide context to the attitudinal data. Similar profiles for the BME claimants are provided in section 7.5.

#### **3.1      Older men**

This category of the qualitative sample included men aged 35 to 55, claiming either Income Support or JobSeekers Allowance. The sample included a mix of those with partners and children living at home with them, and those living alone. Most had some degree of responsibility for children, whether living with them or not.

For many of the men in this group, redundancy, illness, divorce or other stressful life events such as a partner's illness, had forced them to stop working or to change careers. For some, more than one such event had coincided to result in dependence on benefits. For example a relationship breakdown might have resulted in risk to the family home, and the resultant stress leading to having to give up work. Such events often had a psychological as well as financial impact.

Older men often felt strongly about changes in society having had a negative impact on their financial situation. In particular, migrant workers were blamed for their perceived impact on the availability of work and levels of pay. The rise of consumerism was felt to have had the result that children's needs and desires are more costly to meet, and that children may be at risk of being bullied if their material possessions don't match those of their peers.

In addition, utility bills were thought to have risen out of step with levels of benefits and wages available.

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*"The benefits just dent it, especially with all these gas and electricity hikes. There is no way you can keep up with it. I'm not surprised that people do it while claiming benefits."*

Men, IS, Suspect, 36-55, Glasgow

For many, these pressures and challenges were felt inexorably to drive people to 'bend the rules' or defraud the system to some degree, as a matter of necessity.

### **3.2 Younger men**

Many of the men aged 18-35 had not had a steady job since leaving school, and tended to express low levels of aspiration and motivation towards working. For these young men, the jobs available to them were felt not to pay well enough to survive, and it was simply seen as 'not worth' going out to work.

There was some evidence also of a lack of knowledge and confidence with which to seek work. Those who had worked in the past had often learned about available jobs through family or friends.

Low motivation was compounded by a sense of poor opportunity. Many felt that they were not afforded the advantages that others have had, in terms of education and skills enabling them to get a 'decent' job. Migrant workers were also targeted by this group for taking jobs and for working for low pay, resulting in a decline in levels of pay.

For younger men, there is a strong sense that a high level of pay is required in order to be able to come off benefits, and that this is not available to them because of their lack of qualifications and other advantages. Benefits are also not enough to survive on, and for this reason, defrauding the system is deemed to be necessary and widespread.

### **3.3 Women, including lone parents**

This included women from a range of age groups from 18-55. Most had a caring responsibility for children, including grandchildren, or for older parents. For lone parents in particular, the cost of childcare was felt to make working

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impossible, and it was unlikely that they could find a job that would pay well enough to make it 'worthwhile' to go out to work.

The financial challenges for women mirrored those of the older men, with a strong focus on children and their needs. For women, however, there was a greater emphasis on having a sense of respectability, and on the need to present themselves and their children positively to the outside world. In particular, women were conscious of the need to provide their children with the same levels of material possessions and entertainments as their peers to ensure that they are not bullied or disadvantaged. This represented a major cost to the household, and often catalogue shopping was the only way to be able to afford birthday and Christmas presents. This resulted in a continual financial struggle to meet children's needs.

Relationships with men were often unstable, and may be a drain on the household's finances rather than a contributing partner. For older women, their home may well remain a 'hub' for children and grandchildren, although their children have left home. Where there are financial or relationship difficulties for grown up children, older women may be called upon to provide a temporary home or financial help.

Women feel that financial struggle is inevitable for those on benefits who have children, and though there is greater fear of bending the rules amongst women, the presence of children provides the ultimate justification.

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## 4 Campaign reach and communication

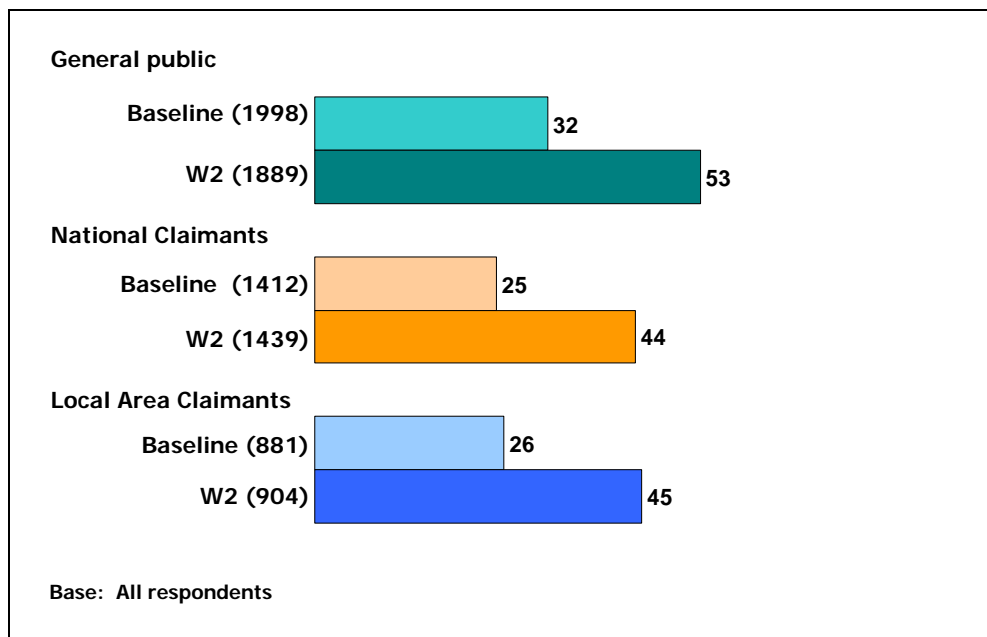
This section of the report looks at the extent to which the campaign has been successful in reaching the key target audiences of key benefit claimants, and the general public.

### 4.1 Awareness of advertising/publicity

#### 4.1.1 *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. Chart 2 shows responses

**Chart 2 Spontaneous awareness of advertising/publicity about Benefit Fraud**



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. By wave 2 this had risen significantly, with over half of the general public (53%) and over



two fifths of claimants (44% national claimants, 45% local area claimants) saying that they were aware of such publicity.

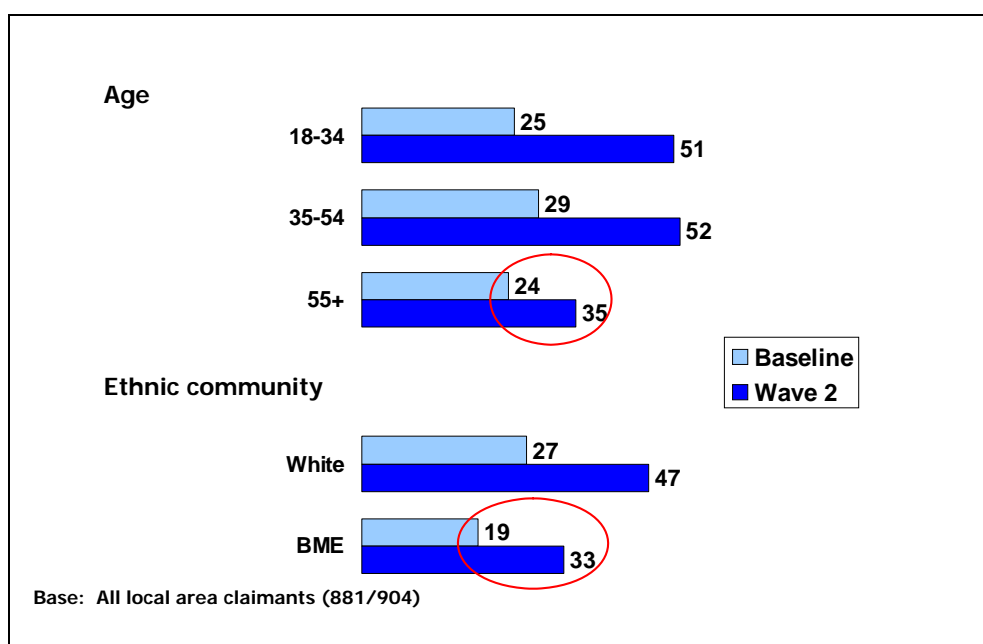
It is interesting to note that the general public were more likely than claimants to say that they were aware of publicity at both waves: non-claimants in the general public were most likely to be aware (33% of non-claimants of key benefits were aware at the baseline: 55% at wave 2). This is likely to be linked to social grade, as we often find that AB respondents are more likely than average to claim to be aware of publicity: this is certainly the case in this research, as shown in Table 6.

**Table 6 Spontaneous awareness of advertising/publicity amongst general public sample**

Base: All respondents, general public sample	Baseline		Wave 2	
	Base	%	Base	%
Total	1998	32	1889	53
AB	385	<b>39</b>	365	<b>64</b>
C1C2	1017	31	960	54
DE	645	28	565	45
Claimant of key benefits	358	28	337	47
Non-claimant	537	<b>33</b>	1552	<b>55</b>

Within the samples of claimants, age and ethnicity appear to be the strongest drivers of awareness, with older claimants and BME claimants less likely to be aware of advertising or publicity. Responses from local area claimants are shown in Chart 3, although similar patterns were also observed amongst the national sample of claimants.

**Chart 3 Spontaneous awareness of advertising/publicity about Benefit Fraud amongst local area claimants**

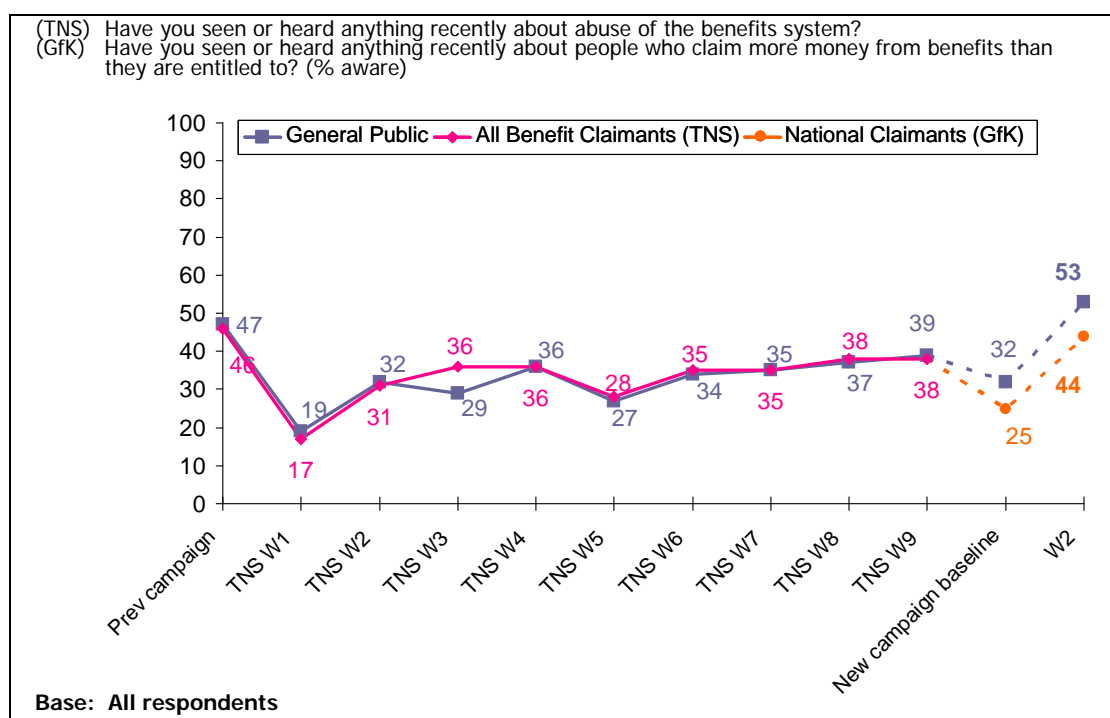


There were no differences in levels of awareness based on types of benefit claimed. Similar patterns were observed at previous waves of the research.

#### **4.1.1.1 Comparisons over time**

Chart 4 compares levels of spontaneous awareness over time amongst the general public and the nationally representative sample of claimants. It should be noted that previous surveys interviewed claimants of any benefit rather than only key benefit claimants. This means that comparisons over time amongst the claimant samples should be treated with caution. The slight change in question wording, to reflect the change in campaign objectives, should also be noted

**Chart 4 Spontaneous awareness of advertising/publicity about Benefit Fraud: comparisons over time**



Levels of spontaneous awareness of advertising or publicity dropped significantly between the last wave of TNS tracking and the baseline wave (from 39% of the general public to 32%, and from 38% of claimants to 25% of key benefit claimants), although this is not surprising given that there had been no campaign activity for almost 9 months before the baseline.

Awareness levels amongst the general public at wave 2 (53%) were higher than had previously been observed: the previous highest measure stood around 47%, and awareness amongst the general public had levelled out at between 30% and 40%.

Spontaneous awareness amongst benefit claimants at wave 2 (44%) also stood at higher levels than achieved for the previous campaign (generally between 30% and 40%).

#### 4.1.1.2 Awareness amongst local area quadrants

As previously mentioned, a number of local areas were exposed to further advertising and/or PR in addition to the national activity. Levels of

spontaneous awareness amongst these local area quadrants are shown in Table 7.

**Table 7 Spontaneous awareness of advertising/publicity amongst quadrants:**

Base: Local Area Claimants (minimum base size = 72)	Burst			
% aware	November & January		January Only	
Additional treatment	Baseline	W2	Baseline	W2
None	21	38	27	42
PR only	19	51	34	47
Ambient only	28	49	31	43
Ambient & PR	18	38	29	45
<b>Total</b>	<b>26</b>	<b>45</b>	<b>30</b>	<b>44</b>

Levels of awareness of advertising/publicity increased in all quadrants between the baseline and wave 2: from 26% to 45% in areas exposed to 2 bursts of additional activity, and from 30% to 44% in areas exposed to additional activity in January only.

However, at a spontaneous level, the impact of the additional ambient and PR activity is less clear, as levels of awareness are no higher in areas exposed to two bursts of additional activity. In addition, results relating to the type of activity (ambient and/or PR) are also less clear, as those exposed to both types of treatment are no more likely to be spontaneously aware of publicity than those exposed to no additional activity.

On further investigation, we observed that the profile of areas included in each media test cell were quite different in relation to the penetration of BME claimants in those areas. Some cells (e.g. November/January Ambient & PR) included authorities with fairly high penetrations of BME communities (e.g. this cell included Hackney, Nottingham, Leeds, Newport and East Lindsey), which was reflected in a BME penetration higher than the national average (34% of local area claimants interviewed in that cell were from BME communities). Other cells (e.g. January only, no additional treatment) included a large number of towns with a low BME penetration (e.g. this cell included Derby, Plymouth, Dacorum, Great Yarmouth and Ipswich), and only 7% of the local

area claimants interviewed here were from BME communities. Given results observed earlier (Chart 3), that BME claimants were less likely to be spontaneously aware of publicity; it is not surprising that patterns of awareness are not as expected.

At wave 2, data were re-analysed removing all BME claimants, to give a clearer picture of the impact of the additional media treatment on spontaneous awareness. Results are shown in Table 8

**Table 8      Spontaneous awareness of advertising/publicity amongst quadrants: white respondents only**

Base: Local Area Claimants (white claimants only)	Burst	
% aware	November & January	January Only
Additional treatment	W2	W2
None	39	44
PR only	48	51
Ambient only	51	60
Ambient & PR	49	47
<b>Total</b>	<b>46</b>	<b>47</b>

Patterns are somewhat clearer, with respondents receiving additional treatment more likely than those receiving no additional treatment to be spontaneously aware of advertising or publicity. However, areas receiving two bursts of additional activity were no more likely than others to be spontaneously aware of advertising/publicity, and additional treatments still appear not to have an additive effect on spontaneous awareness.

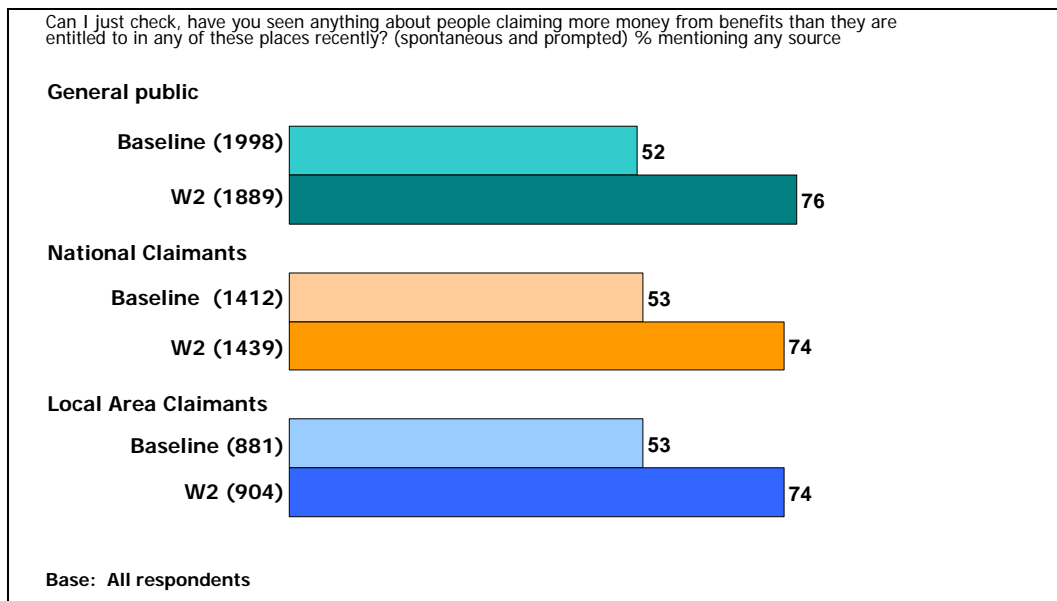
#### **4.1.2      Total awareness of advertising/publicity about Benefit Fraud**

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.

Chart 5 shows total levels of awareness (spontaneous or after prompting with the list of sources) at both waves of the research. At the baseline, after prompting with a list, around half of all three sample groups were aware of

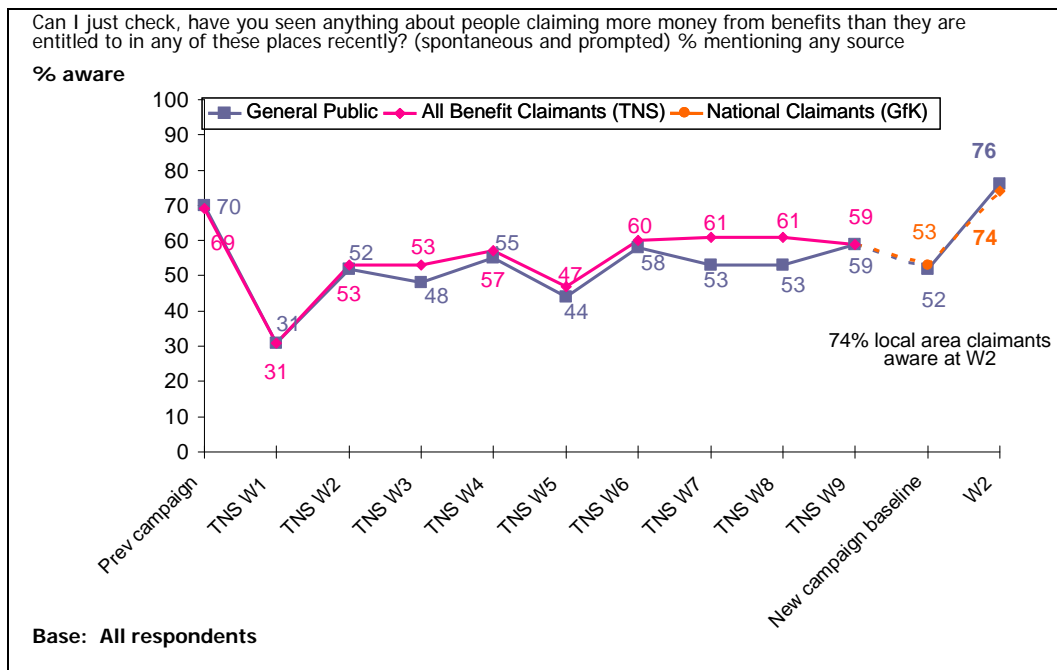
advertising/publicity about people claiming more money than they are entitled to, and this rose to around three quarters at wave 2.

**Chart 5 Total awareness of advertising/publicity about Benefit Fraud**



Comparing this over time, levels of total awareness at wave 2 stood at the highest level observed amongst both comparable sample groups (Chart 6).

**Chart 6 Total awareness of advertising/publicity about Benefit Fraud: comparisons over time**



Patterns of total awareness were similar to those observed in relation to spontaneous awareness, with those from higher social grades amongst the general public most likely to be aware, although non-claimants were no more likely than claimants to be aware of publicity.

**Table 9**      **Total awareness of advertising/publicity: sub-group analysis**

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#### **4.1.2.1 Sources of awareness of advertising/publicity**

As for previous campaigns, the main source of awareness mentioned was TV advertising, with more than two thirds of all respondents at the post wave saying that they had recently seen a TV ad about people claiming more money from benefits than they are entitled to (Table 10).

The campaign also employed poster advertising, and there were strong increases in awareness of posters amongst all three sample groups. Claimants in local areas, where additional posters were on display, were most likely to say that they had seen a poster (30% at wave 2). Around one in eight (12%) of the general public and one in ten (8%) of claimants said that they had heard something on the radio, although this campaign did not include any radio advertising. Newspapers were also mentioned as a source of awareness by around a fifth of respondents in all sample groups.

There were low levels of awareness of more 'ambient' advertisements, such as washroom posters, posters in bingo halls and betting shops, and beer mats. This is not surprising, as respondents rarely attribute their advertising awareness to sources such as these – perhaps linked to the fact that advertising on this subject might not be expected in these media.



**Table 10 Sources of awareness of advertising/publicity**

Base: All respondents		General Public		National Claimants		Local Area Claimants	
		B (1998)	W2 (1889)	B (1412)	W2 (1439)	B (881)	W2 (904)
TV	Any TV	39	67	40	64	39	65
	TV ad	28	60	31	59	30	62
	TV programme	19	21	16	17	14	16
	TV News	*	*	1	*	1	1
Newspaper		22	27	19	23	20	22
Magazine	Any Magazine	2	4	2	5	2	6
	Magazine ad	2	4	2	5	2	5
	'Love cheats' photo story	-	*	-	*	-	*
	Horoscope	-	*	-	*	-	*
Radio		9	12	7	8	6	8
Poster	Any poster	10	20	14	25	15	30
	Poster on bus	4	9	6	13	7	16
	Poster in Benefits Office/Job Centre	3	4	6	9	6	10
	Poster site/billboard	4	11	4	11	5	15
	Washroom poster	*	1	1	1	*	1
	Bingo hall	*	*	*	*	*	1
	Betting shop	-	*	-	*	*	*
Leaflet	Any leaflet	3	4	5	7	4	7
	Leaflet through door	1	2	2	3	2	5
	Leaflet in Benefits Office/Job Centre	2	2	4	4	3	4
Letter from Benefits Agency/DWP		1	2	2	3	2	4
Told by staff in Benefits Office/Job Centre		1	1	1	1	1	1
Know someone who is claiming and working		*	*	*	1	*	1
Beer Mat		1	*	*	1	*	1
Website		1	1	*	1	*	1
Other		3	2	3	2	3	2
None		48	20	47	22	47	22
Don't know		*	5	-	5	-	4

**4.1.2.2 Total awareness of advertising/publicity amongst quadrants**

Table 11 shows total (spontaneous and prompted) awareness of advertising or publicity in the local areas exposed to additional media activity. As discussed in relation to spontaneous awareness of publicity, variations in the penetration of BME communities in the different treatment areas means that no clear patterns emerge.

**Table 11 Total awareness of advertising/publicity amongst quadrants**

Base: Local Area Claimants (minimum base size = 72)	Burst			
% aware	November & January		January Only	
Additional treatment	Baseline	W2	Baseline	W2
None	53	73	50	71
PR only	47	76	63	74
Ambient only	54	79	60	79
Ambient & PR	40	61	62	82
<b>Total</b>	<b>49</b>	<b>73</b>	<b>59</b>	<b>76</b>

Table 12 shows data based on white respondents only, to balance out the differential levels of awareness between white and BME respondents.

**Table 12 Total awareness of advertising/publicity amongst quadrants: white respondents only**

Base: Local Area Claimants (white claimants only)	Burst	
% aware	November & January	January Only
Additional treatment	W2	W2
None	75	76
PR only	76	81
Ambient only	81	82
Ambient & PR	71	85
<b>Total</b>	<b>76</b>	<b>81</b>

Within the January only burst area, the overall pattern appears to indicate that the additional treatment has slightly increased levels of total awareness of the campaign. However, we feel that the strong impact and recall of the TV advertising has diluted any measurable effects in the local areas, and we are unable to say with any statistical confidence that, at an overall level, additional advertising in local areas has increased awareness of the campaign.

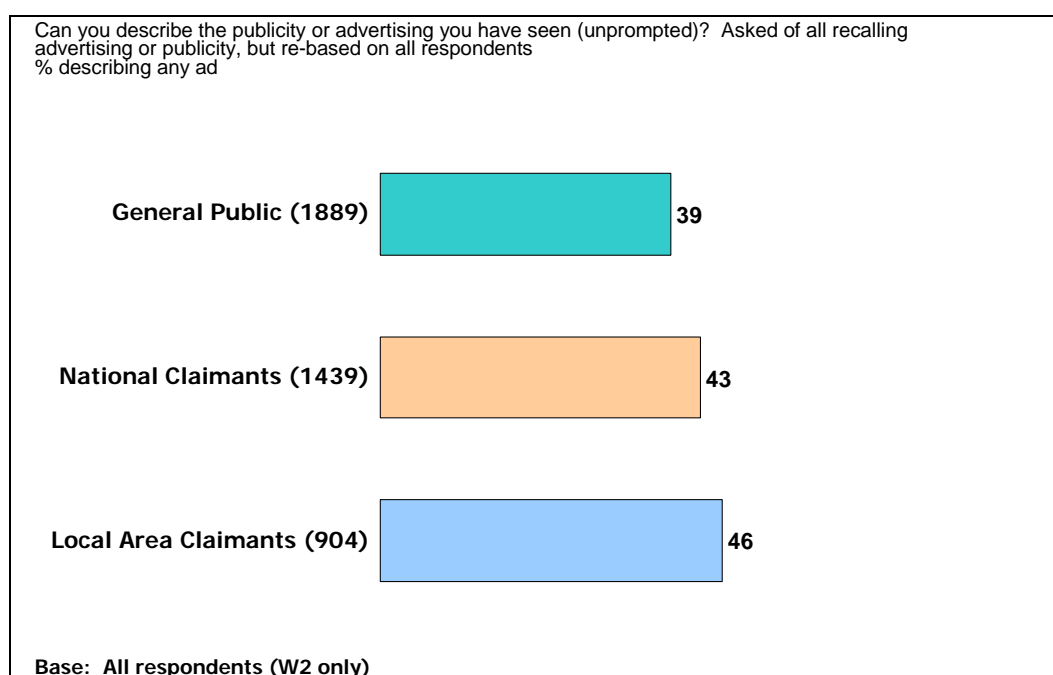
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## 4.2 Proven campaign recall

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' verbatim comments, and these were later coded into categories.

Chart 7 shows the proportions of all respondents interviewed at wave 2 who we know have been exposed to the campaign, because they described it to us without prompting (otherwise known as proven recall).

**Chart 7 Proven recall of new campaign**



At wave 2, levels of proven recall are very strong, with between two fifths (39% of the general public sample) and a half (46% of claimants in local areas) of respondents describing something which can be recognised as part of the campaign without prompting. Levels of proven recall for the new campaign are significantly higher than those observed in relation to the previous campaign (only around a fifth (18%-22%) of respondents at Wave 9 of the TNS survey spontaneously described elements which could be recognised as part of the previous campaign).

In general, female respondents from all sample groups were more likely than males to describe the campaign, and those aged 55+ were less likely than

younger respondents to describe the campaign. Proven recall was lowest amongst respondents from BME communities – only 26% of BME claimants in local areas described the campaign, compared with 51% of their white counterparts. Proven recall was also lower amongst claimants of Housing Benefit/Council Tax Benefit (46%), compared with IS/JSA claimants (51%). In local areas, there were no consistent differences by media test treatment.

The key elements from the new campaign which were well recalled 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 (Table 13).

**Table 13 What recalled from campaign (unprompted)**

Base: All respondents	General Public	National Claimants	Local Area Claimants
	W2 (1889)	W2 (1439)	W2 (904)
<b>Descriptions of current campaign</b>			
‘No ifs, No buts’	19	20	20
Descriptions of police interview room/being questioned	10	13	14
People giving excuses/saying they are not wrong committing benefit fraud	5	6	9
Woman not telling that her partner has moved in is committing benefit fraud	5	9	10
Woman putting shopping in car/bags say ‘if’ or ‘but’	4	6	8
Face a criminal record if you commit benefit fraud/it is a crime	3	4	4
Ring of light/spotlight/bulls eye/target	3	3	4
Man making extra money on the side and not telling is committing benefit fraud	2	3	3
Pictures of people standing in circle/target who are committing benefit fraud	2	2	3
Man working in café/kitchen/plates say ‘if’ or ‘but’	2	2	1
Woman working a few extra hours and not telling is committing benefit fraud	1	1	2
Photostories/agony aunt’s page	*	*	*
Man keeping quiet about coming into money is committing benefit fraud	-	-	-
Ad next to horoscopes	*	-	-

Base: All respondents	General Public	National Claimants	Local Area Claimants
	W2 (1889)	W2 (1439)	W2 (904)
<b>Other mentions (only those mentioned by 2% or more shown)</b>			
We will find you/you will be caught	6	7	7
TV ad	4	3	3
If caught, you will be punished/imprisoned/fined	3	3	4
Fraud/benefit fraud (unspecified)	3	3	3
Fraud hotline to report benefit fraud	2	2	2
Newspaper	2	2	1
People working and claiming benefits/claiming more than they are entitled to	2	4	8
It is wrong/don't do it	2	2	3
Man running marathon and claiming disability benefit	2	1	1
'We're on to you'	*	4	1
People claiming disability benefits when they are not disabled	-	2	1
Other	5	7	7
Don't know	11	8	6
Not aware advertising/publicity	24	27	26
NOTE: Only elements mentioned by more than 1% of any sample group are included in the table			

The 'female' TV ad, which showed a woman putting shopping bags into her car and talking about her partner moving in, was fairly well recalled, but there were fewer mentions of the 'male' TV ad, showing a man working in a café kitchen.

The claimant samples (national and local area) were slightly more likely than the general public to recall the campaign and specific elements of the campaign, but this may be because claimants were more likely to have been exposed to the campaign because of the way in which the media was purchased. Amongst the general public sample, claimants were no more likely than non-claimants to recall the campaign, or to recall any specific elements of the campaign, for example:

- Proven recall amongst claimants within the general public sample stood at 40%; amongst non-claimants proven recall stood at 39%

- 
- 21% of claimants mentioned the 'No ifs, No Buts' strap line, compared with 18% of non-claimants (the difference is not significant)
  - 9% of claimants described the police interview room, compared with 10% of non-claimants
  - 4% of claimants described a woman talking about her partner moving in, compared with 5% of non-claimants

Female claimants were more likely than their male counterparts to describe the campaign: proven recall amongst female claimants stood at 51%, compared with 40% for male claimants. It is interesting to note that many of these differences related to descriptions of the 'female' ad (based on claimants in the local areas):

- 13% of female claimants described a woman saying that her partner had moved in, compared with 6% of male claimants
- 10% of female claimants described a woman putting her shopping in the car/bags saying 'if' or 'but', but only 5% of male claimants said this
- 2% of female claimants described the need to tell DWP if your circumstances change: this was not mentioned by any male claimants

These differences were also apparent when only looking at responses from those who recalled advertising or publicity, indicating that women were more likely to recall the female advertisement, and the differences were not only because of higher levels of awareness of the publicity amongst women.

There were no significant differences in what was recalled by claimants of different benefits, or in different media test areas.

#### **4.2.1 *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 also 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' verbatim comments, and these were later coded into categories.

Table 14 shows the main messages recalled: once again percentages are shown based on all respondents to give an indication of the reach of these messages in the population.

**Table 14 Main messages communicated by the campaign (unprompted)**

Base: All respondents	General Public	National Claimants	Local Area Claimants
	W2 (1889)	W2 (1439)	W2 (904)
We will catch you/you won't get away with it	20	19	18
Don't claim when you are not entitled to	17	22	23
Deter people from doing it	5	7	8
Benefit fraud is a crime	4	3	4
There are no excuses	4	3	2
Call the telephone line/let DWP know if you know someone is cheating	3	2	2
Penalties for benefit fraud/punishment/what will happen	3	3	3
DWP will investigate/can see what you are doing	2	1	1
The government is cracking down on benefit fraud	2	1	1
Tell DWP if your circumstances change	2	2	2
People are getting away with it	2	1	1
Declare everything/tell the truth	2	3	1
It is fraud	2	2	2
You may be prosecuted	1	1	2
You may go to prison	1	2	1
No ifs, no buts	1	2	2
You may get a criminal record	1	2	2
Benefit fraud is wrong	-	4	4
Other	2	3	2
Don't know	7	5	3
Not aware advertising/publicity	26	27	26
NOTE: Only messages mentioned by more than 1% of any sample group are included in the table			

The key messages taken from the publicity seen include the fact that fraudsters will not get away with it, and not to claim when not entitled. The claimant samples were more likely than the general public to say that the publicity told them not to claim when unentitled, and that benefit fraud is wrong.

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Within the samples of key benefit claimants, older claimants and those from BME communities were less likely than other groups to describe messages they had taken out of the publicity. This appears to reflect their lower levels of awareness of the campaign, as amongst those recalling the campaign, these groups were no less likely to describe key messages from the campaign.

#### **4.2.2     *Awareness of slogan***

As noted in Table 13, the ‘No ifs, No buts’ slogan was well recalled, with around a fifth of all sample groups spontaneously mentioning the slogan as part of their description of the advertising or publicity they had seen or heard.

All respondents who were aware of advertising or publicity were asked if they could recall any slogan from the advertising or publicity they had seen or heard. Responses, which have been re-based on all respondents, are shown in Chart 8.

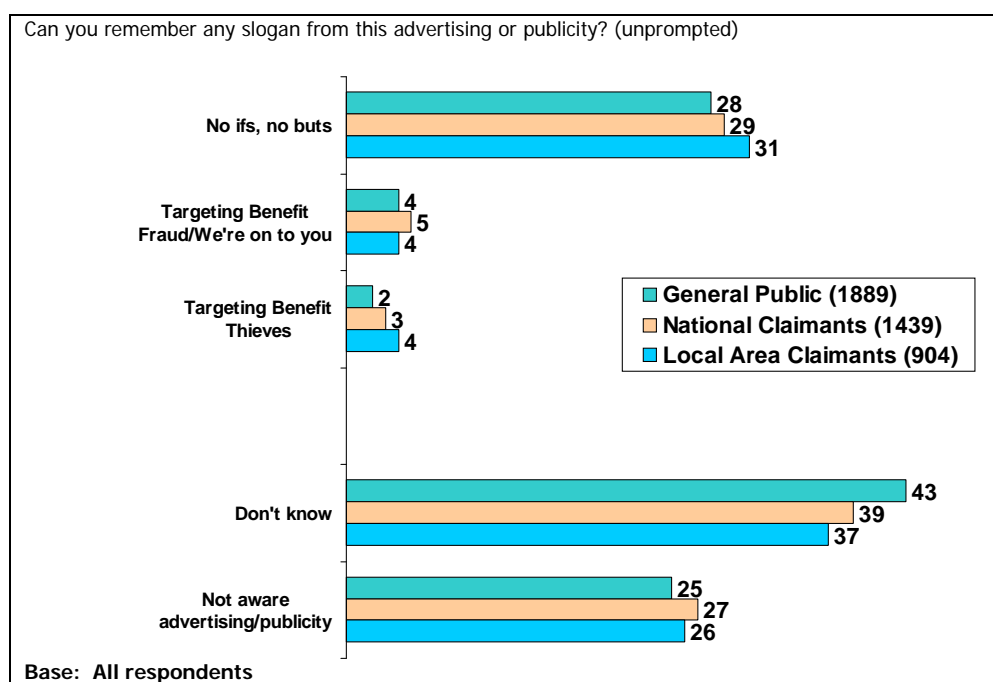
The slogan was very well recalled, with around three in ten of all sample groups spontaneously describing the ‘No ifs, No buts’ slogan.

It therefore appears that the campaign has been successful in launching the ‘No ifs, No buts’ strapline.

It is not surprising to note that groups who were less likely to recall the campaign were also less likely to recall the slogan: namely men, older respondents and BME respondents. However, when looking only at the sample of those aware of the publicity, these respondent groups were still less likely to recall the slogan, indicating that women, younger people and white respondents were more likely to engage with the slogan.



**Chart 8 Slogan awareness**



Claimants were no more likely to recall the slogan than non-claimants, and there were no significant differences in recall of the slogan between claimants of different benefits.

### 4.3 Campaign recognition

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:

- One of two television ads: the 'male' ad showing a man washing dishes in a café/restaurant kitchen or a 'female' ad showing a woman putting shopping into a car
- A number of 'picture' ads, which included billboards, posters, beer mats, press advertising, classified advertising and picture advertising from other media. Because the picture ads had the same look and featured the same

people and the same text across the different media, a decision was taken to show all the ads together and ask respondents if they had seen them in any of a number of listed places recently<sup>3</sup>. The picture ads as they were shown to respondents are shown in Chart 9.

**Chart 9 Prompt material: picture ads**



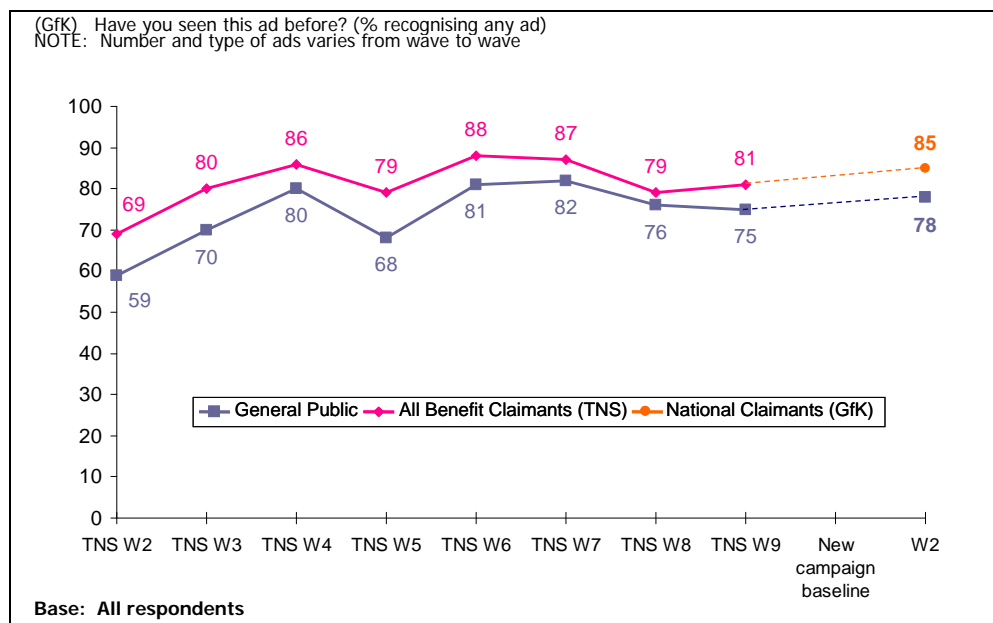
The ads were very well recognised, with just under four fifths (78%) of the general public recognising at least one of the TV and/or picture ads they were shown, and almost nine in ten of claimants recognising at least one ad (85% national claimants, 87% local area claimants).

<sup>3</sup> More detail about precisely where respondents saw the materials is given in Section 4.3.2 of this report (page 51)

Chart 10 shows that levels of recognition were similar to levels achieved at the previous campaign, and are above the levels shown after the launch of the previous campaign: 59% of the general public recognised an ad after the launch of the previous campaign, compared with 78% for the new campaign. Similarly 69% of claimants recognised any ad after the launch of the previous campaign, compared with 85% of claimants for the new campaign.

It therefore appears that the launch of the new campaign has been successful in reaching its key target audiences.

**Chart 10 Recognition of any advertising: trends over time**



Patterns of recognition amongst 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 (Table 15).

**Table 15 Recognition of advertising**

Base: All respondents % recognising at least one ad (horizontal percentages)				
		General Public	National Claimants	Local Area Claimants
		W2	W2	W2
Age	18-34	80	89	90
	35-54	84	88	90
	55+	72	81	82
Gender	Male	74	81	84
	Female	83	89	89
Social grade	AB	78	n/a	
	C1C2	79		
	DE	78		
Ethnic Community	White	80	88	90
	Non-white	63	71	73
Claimant status	Any key benefits	82	n/a	
	No key benefits	78		
Claim	IS	n/a*	87	89
	JSA		87	91
	HB		86	86
	CTB		86	87
* Base sizes too small for separate analysis				

Amongst the general public sample, non-claimants were less likely to recognise the campaign than claimants, indicating that the campaign was well targeted. There were no significant differences in levels of recognition amongst claimants of different types of benefit.

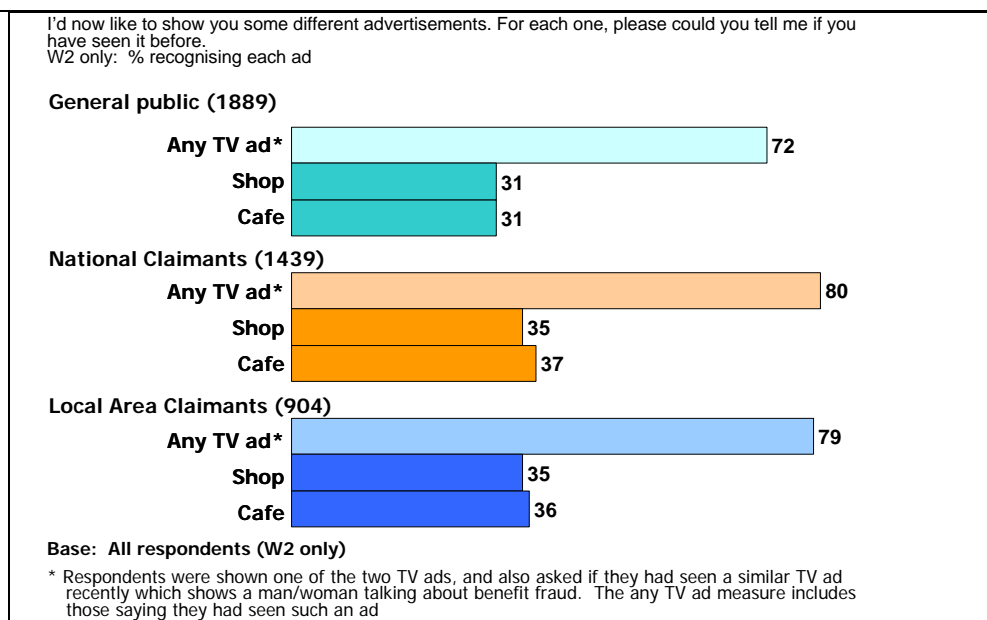
#### **4.3.1 Recognition of TV ads**

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 a similar ad recently which showed a man/woman (person of the opposite gender to the person on the ad they had just seen) talking about benefit fraud.

Just under three quarters (72%) of the general public recognised at least one of the TV ads they were shown (i.e. the ad or a similar ad), and four fifths of the claimant samples recognised at least one ad.

There were no differences in levels of recognition of the two TV ads, as shown in Chart 11.

#### **Chart 11 Recognition of TV advertising**



It is interesting to note that, although the female ad ('Shop') was equally well recognised as the male ad ('Café'), respondents were much more likely to mention the female ad spontaneously (see Table 13). This indicates that the female ad was more memorable than the male ad.

Amongst the local area claimants sample, lone parents were slightly more likely to recognise the female ad than other groups (39% lone parent claimants, compared with 33% others).

BME claimants in the local areas were more likely to recognise the female ad than the male ad, with 29% recognising the female ad and 20% recognising the male ad. There were no differences in levels of recognition amongst white claimants, but white claimants were significantly more likely to recognise both ads than their BME counterparts (83% of white claimants in local areas recognised at least one TV ad compared with 60% of BME claimants).

#### 4.3.2 Recognition of picture ads

Table 16 shows the proportions of each of the sample groups recognising the 'picture' ads. Because advertisements were not shown at the baseline, only data from wave 2 are shown in the table below.

**Table 16 Recognition of picture ads**

Base: All respondents	General Public	National Claimants	Local Area Claimants
	W2 (1889) %	W2 (1439) %	W2 (904) %
Any poster	16	22	24
<i>Poster site/billboard</i>	9	12	14
<i>Poster on bus</i>	6	9	10
<i>Poster in Benefits /Social Security Office/ JobCentre /LA</i>	1	4	4
<i>Poster in washroom/pub toilet</i>	1	*	*
<i>Poster at bingo</i>	*	*	*
<i>Poster in a betting shop</i>	*	*	1
<i>Poster elsewhere</i>	2	3	4
Newspaper	11	11	11
Magazine	4	6	6
Leaflet through door	1	1	2
Leaflet in Benefits /Social Security Office/ JobCentre /LA	1	2	2
Leaflet from DWP	*	1	1
'Love cheats' photo story	*	*	1
Website	*	*	*
Beer mat in pub/bar	*	*	*
Horoscope feature	*	*	*
Other answers	*	1	1
Seen ads but not sure where	7	7	7
Have not seen ads	47	42	41
Don't know	15	14	12

Around one in six (16%) of the general public said that they had seen one of the picture ads on a poster, with one in ten (9%) having seen a poster on a billboard, and two fifths (38%) having seen any of the picture ads at all. Awareness was higher amongst claimants, reflecting the targeting of the poster and picture ads, with 45% of national claimants and 47% of claimants in local areas saying that they had seen a picture ad.

Levels of recognition of picture ads at wave 2 were somewhat higher than observed in the last wave of TNS tracking, as follows:

- At Wave 9 of the TNS tracking 27% of the general public said that they recognised a press or poster ad, compared with 38% at Wave 2 of the tracking of this campaign

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- 37% of claimants at wave 9 of the TNS tracking said that they recognised a press or poster ad, compared with 45% at Wave 2 of the tracking of this campaign.
  - Levels of awareness were slightly lower than the highest levels observed in relation to the previous campaign, when 43% of the general public and 54% of claimants recognised a press or poster ad. However, it is worth noting that the previous high levels (observed at Wave 6 of the TNS tracking) came after the campaign had been running for some time. Immediately after the launch of the previous campaign, only around a fifth (21-23%) of respondents recognised a press or poster ad, indicating that the launch of this campaign may have been more successful in reaching the key target audiences with press and poster advertisements.

In particular, awareness of posters on billboards/poster sites was highest amongst local area claimants, with one in seven (14%) of claimants in local areas saying that they had seen a poster in this location. There were no differences in levels of recognition of the picture ads by media test area.

It is interesting to note that, while BME respondents were significantly less likely than white respondents to recognise TV ads, BME claimants were no less likely to recognise the picture ads. Amongst claimants in the local areas:

- 23% of white claimants recognised a poster, compared with 27% of BME claimants
- 20% of white claimants recognised a press ad (newspaper and/or magazine) compared with 19% of BME claimants

While it should still be noted that BME claimants were more likely to recognise TV advertisements than posters/press ads, posters/press ads appear to be useful media for communicating with BME claimants: perhaps because of the more 'instant' nature of the communication, and perhaps because these media can be most tightly targeted to areas with high penetrations of BME claimants.

Those who had not mentioned that they had seen the 'Love Cheats' photostory or horoscope features in magazines were specifically asked if they

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had seen them. Small numbers said that they had seen these features after prompting, raising total awareness of the photostories or horoscopes to 3% of the general public, 5% of national claimants and the same proportion (5%) of local area claimants.

#### **4.4 Views on the campaign**

Immediately after being shown the campaign advertisements, all respondents were asked a number of questions to establish what they thought the campaign was trying to tell them and their general views of the advertising.

Aspects of the campaign's communication are detailed in more depth in later sections of this report, but here we provide an overview to show how the campaign was seen to communicate.

##### **4.4.1 Campaign Communication**

Immediately after viewing the campaign ads, all respondents were asked to say, in their own words, what they thought the ads were trying to tell them. Responses were recorded verbatim and later coded into categories to enable analysis. A wide range of responses was recorded (33 categories in total), and the main aspects mentioned by respondents are shown in Table 17.

The key messages spontaneously mentioned by respondents included the fact that benefit fraud is a crime, not to claim when not entitled, and messages surrounding the risk of getting caught and the consequences of getting caught. Relatively low proportions, only around one in ten, said that they did not know what the key messages of the campaign were.

It is interesting to note that for non-claimants in the general public sample, messages around the criminal nature of benefit fraud were most commonly mentioned (e.g. 39% of non-claimants said that the main message taken out was that abusing the benefits system is a crime, compared with 32% of claimants). For claimants, messages relating to criminal aspects were also commonly taken out, but claimants were more likely than non-claimants to feel that the ads were conveying the message not to claim when not entitled (only 17% of non-claimants said this, compared with 33% of claimants).



Claimants and non-claimants were equally likely to say that the ads told them about the risk and consequences of getting caught.

There were no differences in message take-out from claimants of different ages, genders, ethnic groups or claimants of different benefits. However, lone parent claimants were slightly more likely than average to say that they felt the advertising told them to tell DWP if their circumstances change (7% of lone parent claimants compared with 3% of other claimants).

**Table 17 Main messages communicated by campaign: spontaneous**

Base: All respondents	<b>General Public</b>	<b>National Claimants</b>	<b>Local Area Claimants</b>
	<b>W2 (1889) %</b>	<b>W2 (1439) %</b>	<b>W2 (904) %</b>
Abusing the Benefits system is a crime	38	34	32
You may be prosecuted	20	18	17
If you commit benefit fraud you will be caught	19	21	22
Don't claim if you are not entitled	18	30	33
Benefit fraud is a form of theft	16	12	12
The Government is cracking down on benefit fraud	11	7	7
There are no excuses for benefit fraud	11	8	7
You may be fined/ lose benefits/ have to pay it back	9	8	8
You may go to prison	8	8	8
Lots of people get caught committing benefit fraud	9	9	9
Deter people from doing it	3	5	6
Tell DWP if your circumstances change	3	6	6
Don't know	8	9	9
Other answers mentioned by less than 5% of respondents			

Comparing results amongst the national claimants against results from the previous campaign tracking, the new campaign was:

- Less likely to convey the message that you will be caught (21% this campaign, compared with 32% for W9 of the previous campaign tracking, although this stood at 25% at W8)

- More likely to convey the message not to claim when you are not entitled (30% this campaign, 18% W9 previous campaign)
- Equally likely to be seen as deterring people from committing benefit fraud (5% this campaign, 5% W9 previous campaign)

In general, claimants who had seen the advertising before were more likely than those exposed to the advertising for the first time in the interview to describe these key messages. In particular, those who had only seen the ads on TV tended to describe fewer messages, perhaps indicating that repeat exposure through a mix of media is most effective in conveying the campaign messages (Table 18)

**Table 18 Main messages communicated by campaign: spontaneous: analysis by campaign recognition**

Base: All local area claimants at W2	Recognise any ads (784) %	Recognise TV ad only (340) %	Do not recognise any ads (120) %
Abusing the Benefits system is a crime	34	26	18
You may be prosecuted	18	17	9
If you commit benefit fraud you will be caught	23	21	11
Don't claim if you are not entitled	34	37	21
Benefit fraud is a form of theft	13	12	7
The Government is cracking down on benefit fraud	7	6	2
There are no excuses for benefit fraud	8	6	2
You may be fined/ lose benefits/ have to pay it back	8	9	4
You may go to prison	9	7	2
Lots of people get caught committing benefit fraud	10	7	3
Deter people from doing it	6	7	4
Tell DWP if your circumstances change	6	6	3
Don't know	5	6	37
Other answers mentioned by less than 5% of respondents			

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 ads were trying to tell them. Table 19 shows results, with differences from results observed at wave 9 of the previous campaign tracking shown in parentheses in the table.

**Table 19 Main messages communicated by campaign: prompted**

Base: All respondents	<b>General Public</b>	<b>National Claimants</b>	<b>Local Area Claimants</b>
	<b>W2 (1889) %</b>	<b>W2 (1439) %</b>	<b>W2 (904) %</b>
Abusing the benefit system is a crime	77 (+15)	74 (+10)	75
The Government is cracking down on benefit fraud	53 (-7)	58	56
Benefit fraud is a form of theft	48	52	52
There are no excuses for committing benefit fraud	45	46	46
If you commit benefit fraud you will get caught	40 (-21)	46 (-16)	46
The penalties for benefit fraud are not worth the risk	35	44 (+11)	44
Not informing DWP of a change in your circumstances is breaking the law	33	41	41
It is easy for benefit fraud to be detected	26 (-14)	29 (-8)	29
Lots of people get caught for benefit fraud	25	31	31
Don't know/unsure	5	6	6

Around three quarters of all sample groups said that the advertising told them that abusing the benefit system is a crime, and between half and three fifths said the advertising conveyed the fact that the Government is cracking down on benefit fraud. Around a half thought the ads told them that benefit fraud is a form of theft.

Compared with the previous campaign, the new campaign has been more successful in conveying the message that abusing the benefits system is a crime, and the consequences (there has been an 11 percentage point increase in the proportion of claimants saying that the advertising told them that the penalties for benefit fraud are not worth the risk). However, looking at this measure in particular, this campaign does appear to have been less

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successful in conveying messages around risk, with significant declines in the proportions of both general public and claimants saying that the campaign told them if you commit benefit fraud you will get caught and it is easy for benefit fraud to be detected. These issues are explored in more detail in Section 6 of this report.

As at previous waves, and perhaps linked to their lower levels of engagement with the campaign, older respondents from all sample groups (both claimant and non-claimant) were less likely to say that the campaign conveyed these key messages, although only one in ten (8%) said that they did not know which messages the campaign was trying to convey.

Claimants and non-claimants tended to take different messages out of the campaign, with non-claimants more likely than claimants to take out the message that abusing the benefits system is a crime, but claimants more likely to mention most other messages (Table 20).

**Table 20 Main messages communicated by campaign: prompted: comparisons between claimants and non-claimants**

Base: All respondents in general public sample at W2	General Public	Claimants of key benefits	Non-claimants of key benefits
	W2 (1889) %	W2 (337) %	W2 (1552) %
Abusing the benefit system is a crime	77	72	78
The Government is cracking down on benefit fraud	53	55	52
Benefit fraud is a form of theft	48	51	48
There are no excuses for committing benefit fraud	45	43	46
If you commit benefit fraud you will get caught	40	31	24
The penalties for benefit fraud are not worth the risk	35	42	33
Not informing DWP of a change in your circumstances is breaking the law	33	37	32
It is easy for benefit fraud to be detected	26	30	25
Lots of people get caught for benefit fraud	25	31	24
Don't know/unsure	5	6	5

Once again, those who were exposed to the campaign for the first time in the interview were less likely to say that the ads conveyed these key messages. However, those who had only seen the TV ads were no less likely than those exposed to a mix of media to mention these key messages, indicating that communications through a mix of media are successful in bringing messages to top of mind, but once prompted it is clear that these messages have been conveyed to respondents (Table 21).

**Table 21 Main messages communicated by campaign: prompted: by recognisers of different media**

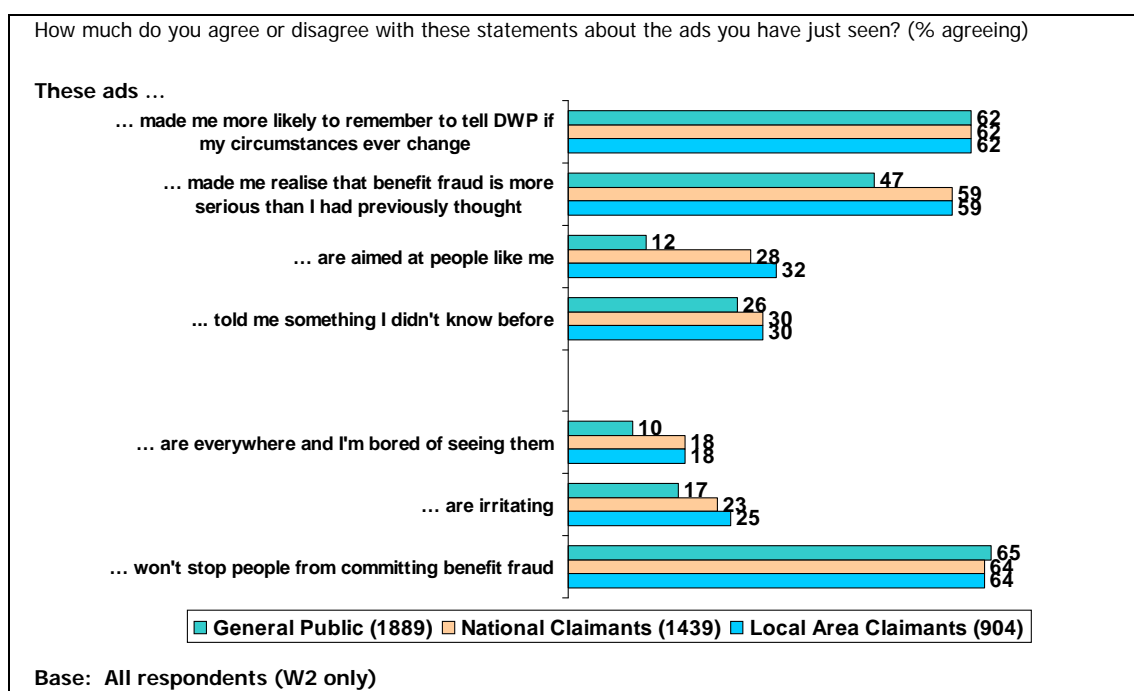
Base: All local area claimants at W2	Recognise any ads (784) %	Recognise TV ad only (340) %	Do not recognise any ads (120) %
Abusing the benefit system is a crime	78	77	51
The Government is cracking down on benefit fraud	60	62	30
Benefit fraud is a form of theft	55	55	31
There are no excuses for committing benefit fraud	49	47	26
If you commit benefit fraud you will get caught	49	48	26
The penalties for benefit fraud are not worth the risk	47	48	23
Not informing DWP of a change in your circumstances is breaking the law	44	43	19
It is easy for benefit fraud to be detected	31	30	13
Lots of people get caught for benefit fraud	34	30	18
Don't know/unsure	3	4	26

There were no consistent patterns in response from claimants in the media treatment areas.

#### **4.4.2 Reactions to the campaign**

In order to assess reactions to the campaign, all respondents were presented with a series of statements and asked the extent to which they agree or disagree with each. The order of presenting the statements was rotated to minimise any potential order effects on answering. The proportions agreeing with each statement are shown in Chart 12, with positive statements (i.e. statements we would ideally want respondents to agree with) shown at the top of the chart, and negative statements shown at the bottom of the chart.

## Chart 12 Reactions to the campaign



Three fifths of all sample groups agreed that the ads made them more likely to tell DWP if their circumstances ever change. It is interesting to note that non-claimants were equally likely to agree as claimants, perhaps indicating that the ads might act as a deterrent to future claimants who might become fraudsters.

Many of those watching the ads had learned something from them: around a half of the general public and three fifths of the claimant samples agreed that benefit fraud was more serious than they had previously thought, and around three in ten agreed that the ads told them something they didn't know before. Those who had been exposed to the campaign before they were interviewed were more likely than those watching the campaign for the first time during the interview to agree that the ads made them realise that benefit fraud is more serious than they thought.

It is not surprising to note that non-claimants were less likely than claimants to agree that the ads are aimed at people like them, with only 10% of non-claimants agreeing compared with around three in ten claimants. Amongst claimants, a number of key groups were less likely than average to agree (and more likely to disagree) that the ads are aimed at people like them:

- 
- Older claimants (24% over 55s, 32% on average)
  - BME claimants (24%)
  - Those who had not been exposed to the campaign before they were interviewed (12%)

JSA claimants (42%), those who know lots of other benefit claimants (42%) and those who thought that benefit fraud is acceptable (40%<sup>4</sup>) were more likely than average to agree that the ads are aimed at people like them.

Relatively low proportions of respondents agreed that they were bored of or irritated by the ads, but there was some cynicism about the effectiveness of the ads, as around two thirds of all sample groups agreed that the ads won't stop people from committing benefit fraud.

#### **4.5 Qualitative findings on campaign awareness and recognition**

The qualitative research found widespread spontaneous recognition of the campaign across groups, which was often mentioned by participants before the topic of advertising was raised by the moderator. Straplines and scenarios were recalled unprompted, and in detail.

*"There's two of them. One of them of a woman who's basically living with someone, and not telling anyone and another one of a man who's working. Basically telling them, if you get caught you'll get a criminal record."*

African women, lone parents, 18-35, IS, London

There was slightly less spontaneous recognition by older BME groups, especially Indian, Pakistani and Black African groups. This is discussed in more detail in section 8.

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<sup>4</sup> Please note small base of only 74 respondents



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#### **4.5.1 Characters and scenarios**

The scenario recalled most frequently was the woman with shopping bags in a car park, although the man in a kitchen was also mentioned. The scenarios and characters are empathised with, and are memorable. There is a clear recognition that the campaign is aimed at ordinary benefit claimants rather than those who are 'professional' fraudsters.

*"They haven't dressed it up. They've got someone like an everyday woman and people who are on benefits can be on that level. You think, yeah, you can see where she's coming from.....It's quite hard-hitting and it's in your face."*

Woman, Lone parent, Suspect, IS, London

This was also evident from the hostility directed towards the campaign by many who felt that the government should be targeting other, more culpable fraudsters, rather than those who are simply aiming to 'get by'.

*"The rich have their scams, the tax scams and market scams and everything you read in the paper; why is the government after us? Aim higher!"*

Men, IS, Suspect, 36-55, Glasgow

*"There are people who cheat and have properties and good jobs and homes in Benidorm. Those people are getting away with it. We're just doing it because we have to."*

Women, IS, Suspect, 18-35, London

*"They are targeting the people at the bottom of the pile. The ones who are just getting by. Ordinary people"*

African women, lone parents, 18-35, IS, London.

Details of which groups are considered more culpable are outlined in section 5.4.1.3.

#### **4.5.2 Key messages**

The 'no ifs no buts' strapline was recalled across the groups, and was mentioned spontaneously by most groups. The key messages communicated at the spontaneous level were firstly the 'no excuses' message, which gave a clear indication that the campaign is aimed at ordinary people rather than at

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'serious' fraudsters, and also that action will be taken to deal with people who are caught. The second key message is that the government is watching out for people who commit fraud, and that if you commit fraud, there is a strong risk of getting caught. Thirdly, the existence of a campaign leads to the view that there is a current 'clamp down' on fraud, and that there is likely to be increased surveillance activity to coincide with the campaign.

*"No ifs no buts – that's the slogan. We will catch you."*

African men, 18-29, JSA, London

#### **4.5.3 Look and feel**

When prompted, there is evidence that the target brand works to increase the sense of surveillance and threat. The target image itself, as well as the darkened interview room increase the sense of menace, and many described the campaign as 'scary' or 'threatening'. The look and feel of the campaign is memorable and resonant, sending a powerful, worrying message.

*"[It's saying] 'we know where you are'."*

Men and women, IS, Honest, 36-55, Oldham

*"The idea is that you will get caught, and there will be consequences. It's quite hard hitting...really striking. The message is that we're clamping down on it. We're going to do something about it."*

Pakistani woman, lone parent, IS, Birmingham

*"It would make people think twice – showing the interview, it's a bit daunting."*

Men and women, IS, Honest, 36-55, Oldham

#### **4.5.4 Media**

Echoing the quantitative findings, the TV campaign was mentioned most often, with billboards second most frequently mentioned. Newspaper ads and magazines were also mentioned by a few. Messages appeared to be consistent, regardless of media channel.

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The qualitative research showed that for many, TV documentaries and news stories were a key source of information about benefit fraud. The impact of these sources on perceptions is discussed in section 6.4.

#### **4.6 Summary**

The campaign launch appears to have been successful in raising awareness of advertising or publicity about benefit fraud, with between two fifths and a half of respondents aware of such publicity at wave 2: a significant increase from 25-32% at the baseline, and higher than had been observed in relation to the previous campaign.

After prompting with a list of possible media sources, total awareness rose to around three quarters of all respondent groups: again a significant increase from the baseline and higher than observed in relation to the previous campaign. TV was cited as the main source of awareness of the campaign, although three in ten claimants in local areas were aware of posters, and around a quarter of all respondent groups were aware of publicity in a newspaper.

Details of the campaign were well recalled, with between two fifths and a half of all respondent groups spontaneously describing materials which could be recognised as part of the campaign. The 'female' ad was particularly well recalled. In addition, recall of the campaign slogan 'No ifs, No buts' was strong, with around three in ten of all respondents able to name the slogan without prompting.

After being shown copies of the campaign (TV ads and picture ads), four fifths of the general public and just under nine in ten claimants recognised at least one ad that they had been shown. Although the 'Shop' and 'Café' TV ads were equally well recognised, respondents were more likely to mention the 'Shop' ad spontaneously, indicating that this was the most memorable ad.

Around a quarter of claimants in local areas recognised a poster ad, and one in ten recognised an ad they had seen in a newspaper. Levels of recognition were lower amongst non-claimants, indicating that the campaign was well targeted.

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Key messages taken out of the campaign included the fact that benefit fraud is a crime, that you could be prosecuted, and that fraudsters will be caught. Compared with the previous campaign, the new campaign was more successful in communicating the message that benefit fraud is a crime and that the penalties are not worth the risk, but were less likely to communicate messages around the risk of getting caught. These issues are explored in more detail in section 6 of this report.

Three fifths of respondents, including both claimants and non-claimants, agreed that the advertising made them more likely to tell DWP if their circumstances ever change. Many also said that they had learned something from the ads, with around three fifths of claimants agreeing that the ads made them realise that benefit fraud is more serious than they thought. There is little evidence that the public or claimants are bored of or irritated by the ads, although there was some cynicism about the effectiveness of the ads, with around two thirds of all sample groups agreeing that the ads won't stop people from committing benefit fraud.

The qualitative research found good spontaneous recall of the campaign, with scenarios, characters and straplines recalled in detail. The woman with shopping bags was most frequently described spontaneously, although there was good recall and recognition of both ads.

Key messages identified by participants in the qualitative research were the 'no excuses' message, indicating that 'ordinary' people are being targeted, and that action will be taken to deal with people who are caught. The campaign also gave rise to the perception that the government is 'clamping down' on benefit fraud, and is increasing surveillance activity to coincide with the campaign. The look and feel is powerful and sends a worrying, threatening message.

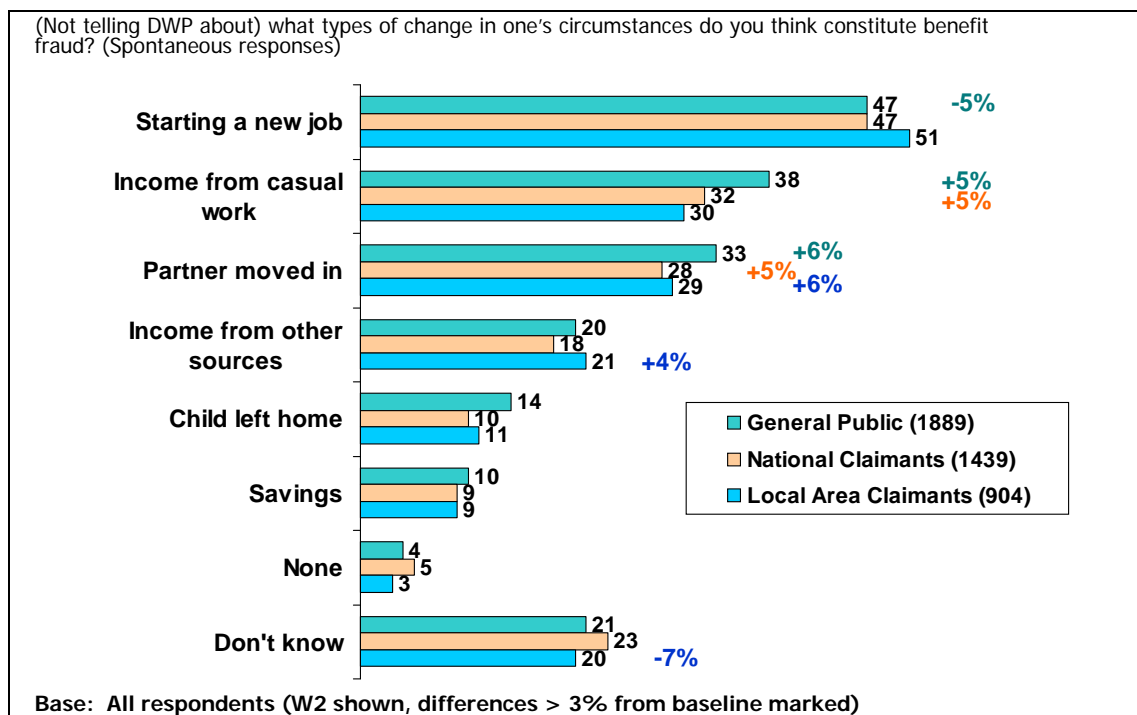
## 5 Perceptions of benefit fraud

This section of the report explores perceptions of what constitutes benefit fraud, whether and when it is tolerated and how right or wrong it is perceived to be. The section draws on findings from the qualitative and quantitative studies.

### 5.1 Changes of circumstances and benefit fraud

The new campaign mentions a number of different scenarios in which claimants could commit benefit fraud which related to failure to declare changes of circumstances (e.g. partner moving in, additional money from employment, starting a new job). In order to assess the extent to which the campaign was successful in raising awareness of the need to declare such changes of circumstances, all respondents were asked about this issue at the baseline and wave 2 of the research (Chart 13).

**Chart 13 Changes of circumstances and benefit fraud**



Around half of all sample groups were spontaneously aware of the need to tell DWP when starting a new job, and around a third were aware of the need to

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declare income from casual work. Three in ten were aware of the need to tell DWP that a partner has moved in, and lone parent claimants were particularly likely to mention this (47% lone parent claimants in the local areas).

There have been significant increases since the baseline in the proportions aware that income from casual work and a partner moving in need to be declared to DWP: both of these issues were raised in the TV advertising, and it is therefore not surprising to note that at wave 2 those who were aware of or recognised advertising were more likely to be aware of the types of changes of circumstances mentioned in the campaign:

- those for whom the campaign was most top of mind (i.e. those spontaneously aware of the campaign) were more likely to mention the need to inform DWP of changes of circumstances than their counterparts who were not aware of the campaign
- 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 of circumstances
- However, those who are spontaneously aware of the campaign were not significantly more likely than recognisers to be aware of the need to declare such changes of circumstances, perhaps indicating that messages about the need to declare changes of circumstances are not very top of mind.

Table 22 shows results based on local area claimants.

**Table 22      Changes of circumstances and benefit fraud: by campaign awareness and recognition**

Base: All local area claimants at W2	Spontaneous awareness		Recognition	
	Any (411) %	None (222) %	Any (790) %	None (114) %
People not declaring that they are now working when they have started a job	54	41	52	42
People not declaring any income from casual/occasional work	35	27	32	23
People not declaring that a partner has moved in	35	16	31	18
People not declaring any income from other sources	23	14	22	16
People not declaring that a child has left home	15	9	12	6
People not declaring any savings or the incorrect amount of savings	12	6	10	5
Others	6	4	3	1
None/don't know	11	37	18	33

The greatest differences relate to awareness of the need to declare that a partner has moved in, which is not surprising given that this message came through strongly in descriptions of the advertising and when examining the main messages communicated by the campaign:

- Around one in ten claimants spontaneously mentioned a woman not telling DWP that her partner had moved in when describing the advertising they had seen (Table 13). In contrast, there were no mentions of the need to declare extra income, working extra hours, etc.
- After watching the ads, 6% of claimants spontaneously mentioned that the ads told them to tell DWP if their circumstances change (Table 17)
- When prompted with messages related to the ads they had just seen, 41% of claimants agreed that the ads told them ‘Not informing DWP of a change in your circumstances is breaking the law’ (Table 19)
- Over two fifths (62%) of claimants agreed that the ads they had seen made them more likely to remember to tell DWP if their circumstances ever change (Chart 12)

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## 5.2 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 think a number of activities are. They were asked to rate 10 activities on a scale from 1 to 10, where 1 indicates that they think that the activity is acceptable in some circumstances, and 10 indicates that they think the activity is wrong all the time, regardless of the circumstances.

The list of activities was compiled to include a range of criminal activities and others which were often described in the qualitative research as 'fiddles' (e.g. income tax evasion, licence fee evasion).

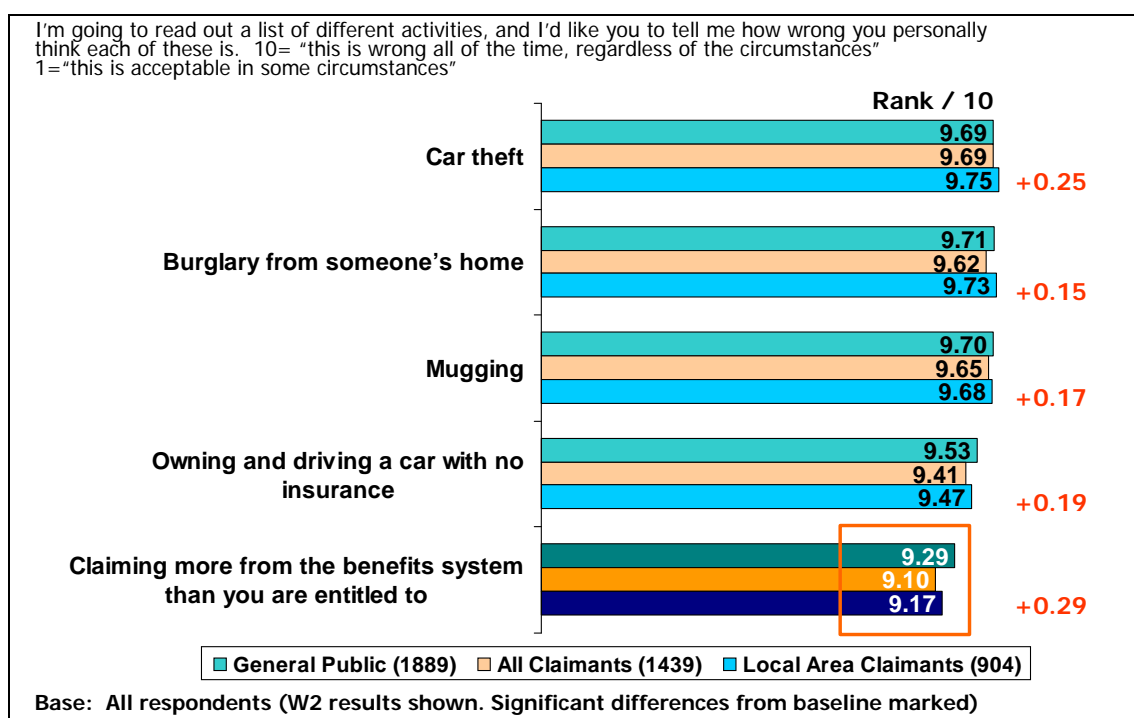
At both waves, benefit fraud was ranked 5<sup>th</sup> most 'wrong' in the context of other activities:

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

Chart 14 shows the 5 activities rated as 'most wrong' and the mean average rating given to each (out of ten), as recorded at wave 2. Significant differences from the baseline are also shown on the chart.



**Chart 14 How 'wrong' activities are perceived to be: Top 5**



Car theft, burglary and mugging were most likely to be perceived as 'wrong', gaining ratings of around 9.6 or higher from all respondent groups. Only very low proportions (1% or fewer) thought that these activities were acceptable, giving them a rating of 1-5 out of 10.

Benefit fraud achieved ratings of between 9.10 (from the national sample of claimants) and 9.29 (general public). While there has been a significant increase in the rating given by local area claimants, these respondents tended to give higher ratings to all activities at wave 2 in comparison with the baseline: the qualitative research indicates that this may be because some claimants have noted a general atmosphere in which claimants think that there is a 'clamp down' on fraudulent activity (e.g. TV licence evasion, car tax evasion), but it is likely that the reason for this general increase is a mix of this and other factors. We recommend that this question is tracked again at a further wave to assess whether the increase is real and part of a longer term trend or a 'blip' which will level out over time.

Ratings of how 'wrong' benefit fraud is varied significantly between different respondent sub-groups, as shown in Table 23. In general, the following

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trends were observed at wave 2, and similar patterns were observed at the baseline:

- Older respondents and women were more likely to think that benefit fraud is wrong
- While the mean rating given by BME respondents was lower, this is because they were more likely than white respondents to say 'don't know' rather than to think that benefit fraud is acceptable
- Claimant status appears to be a key factor: non-claimants were significantly more likely than claimants to think that benefit fraud is wrong. In particular, claimants of Job Seekers' Allowance were the most likely to feel that benefit fraud is acceptable, with around one in ten JSA claimants saying that benefit fraud is acceptable in some circumstances (8% of local area claimants gave a rating of 1)
- The proportion of family or friends on benefit also appears to play a part in determining how 'wrong' benefit fraud is perceived to be: 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.

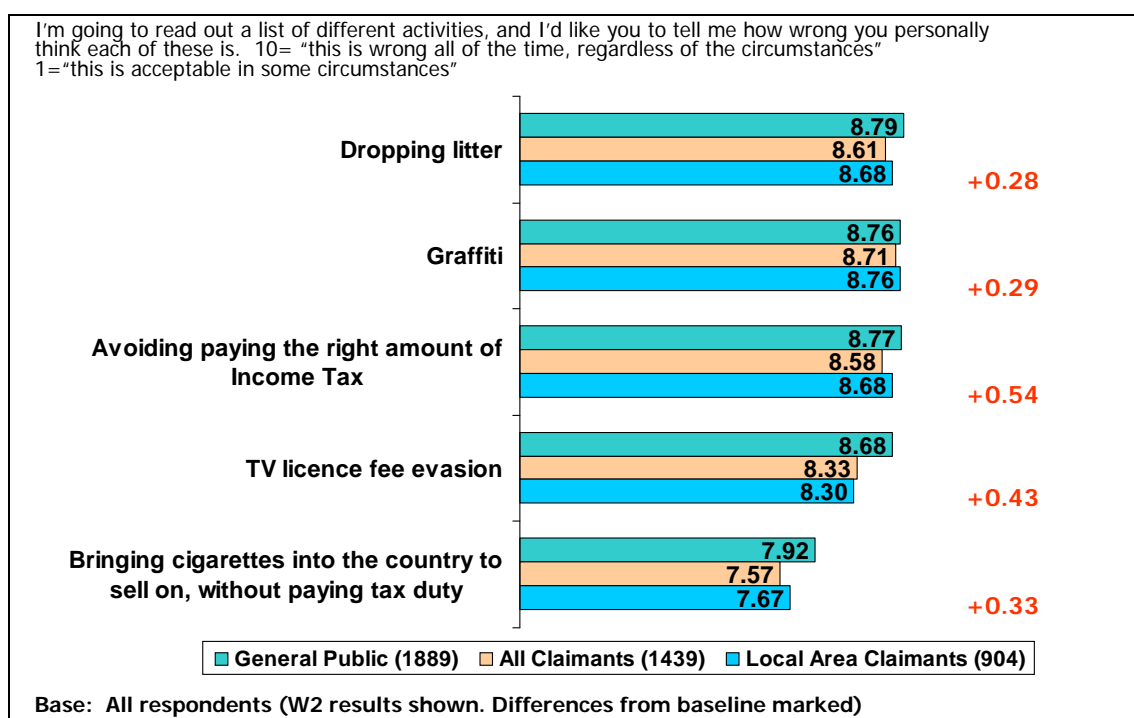
**Table 23 How 'wrong' is benefit fraud?: sub-group analysis**

Base: All respondents at W2 Mean rating (1-10 where 10= wrong all the time and 1=acceptable in some circumstances)		General Public	National Claimants	Local Area Claimants
Age	18-34	8.98	8.83	8.89
	35-54	9.44	9.02	9.19
	55+	9.40	9.32	9.32
Gender	Male	9.12	8.89	8.92
	Female	9.46	9.26	9.37
Social grade	AB	9.47	n/a	
	C1C2	9.32		
	DE	9.14		
Ethnic Community	White	9.32	9.16	9.20
	Non-white	9.08	8.89	9.07
Claimant status	Any key benefits	9.11	n/a	
	No key benefits	9.30		
Claim	IS	n/a*	9.10	9.29
	JSA		8.65	8.65
	HB/CTB		9.16	9.23
Friends and family on benefit	All/most	8.65	8.67	8.75
	Some	9.11	9.11	9.18
	Few/none	9.40	9.30	9.28
Spontaneous awareness	Aware	9.28	9.11	9.12
	Not aware	9.24	9.05	9.19
Campaign recognition	Recognise any	9.33	9.10	9.15
	Recognise none	9.17	9.12	9.32
* Base size too small for separate analysis				

At this stage, there is no evidence that exposure to the campaign has impacted on how 'wrong' benefit fraud is perceived to be as those aware of or recognising the campaign were not significantly more likely than average to think that benefit fraud is wrong.

Chart 15 shows the mean ratings for the 5 activities rated as less 'wrong' than benefit fraud. The chart again shows that the mean ratings given by local area claimants have increased for all activities.

**Chart 15 How 'wrong' activities are perceived to be: Bottom 5**



### 5.3 Attitudes towards benefit fraud

All respondents were also shown a number of statements related to benefit fraud and asked whether and how much they agreed or disagreed with each one. Responses from both the baseline and wave 2 are shown in the chart. Comparative data from wave 9 of the previous campaign tracking are also shown as shaded bars, although because of issues with comparability, only data for the general public and the national samples of claimants are shown<sup>5</sup>.

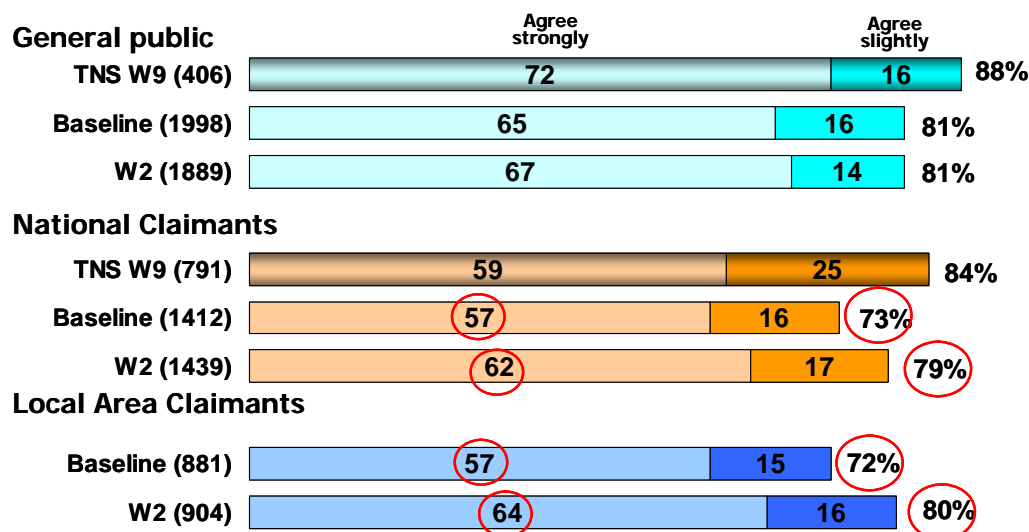
Chart 16 shows responses to the statement 'People who abuse the system should feel guilty about what they are doing'.

<sup>5</sup> It should be noted that TNS W9 data for the national sample of claimants includes claimants of all benefits, whereas the baseline and wave 2 of the new campaign tracking only includes claimants of IS, JSA, housing benefit or council tax benefit.

**Chart 16 Attitudes towards benefit fraud: guilt**

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?

**People who abuse the system should feel guilty about what they are doing**



Base: All respondents

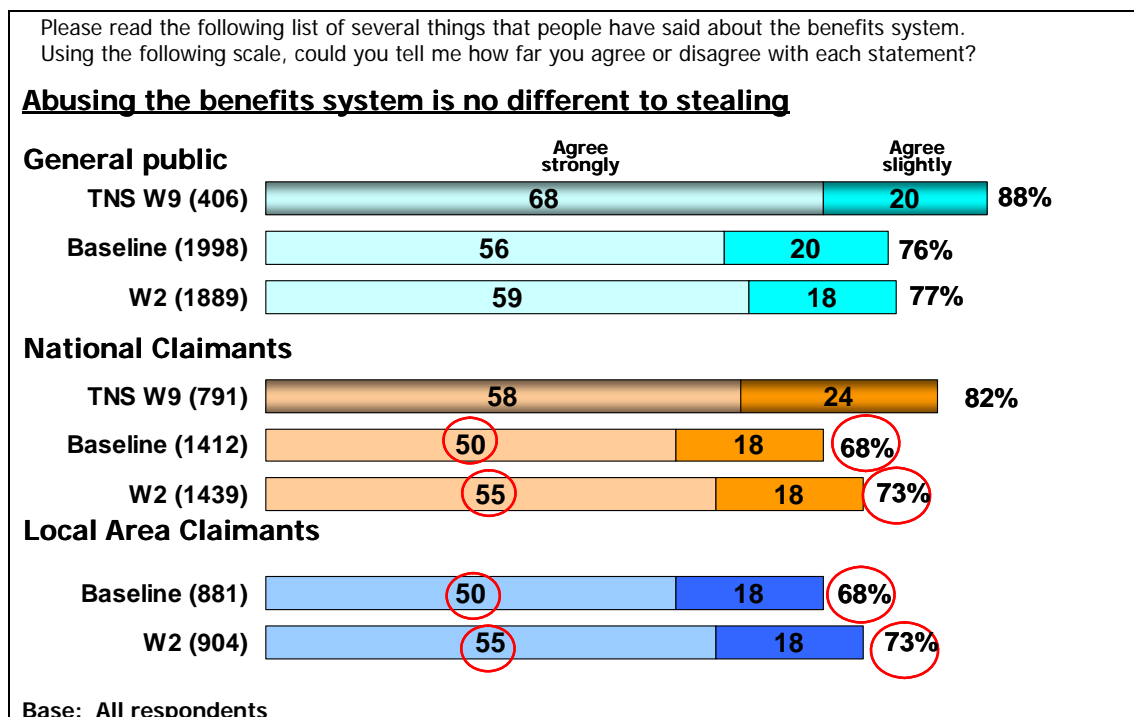
At the baseline, around four fifths of the general public and seven in ten claimants agreed that people who abuse the system should feel guilty about what they are doing. Levels of agreement were high, with around three fifths of all respondents agreeing strongly.

Levels of strong agreement increased significantly at wave 2, and overall agreement amongst claimants was similar to the general public. This brought agreement levels amongst national claimants in line with those observed at wave 9 of the previous campaign tracking. Levels of agreement were similar at the baseline and wave 2 amongst the general public, remaining at a lower level than observed at wave 9 (88%).

Respondents were also asked to comment on the statement 'abusing the benefits system is no different to stealing', and results are shown in Chart 17. Around three quarters of the general public agreed with this at the baseline, and once again agreement was strong with three fifths strongly agreeing. Similar results were observed at both the baseline and wave 2, at lower levels than the 88% observed in wave 9 of the previous campaign tracking.

At the baseline agreement levels amongst claimants were lower than for the general public, but increases in the proportion strongly agreeing by wave 2 brought results for claimants in line with those for the general public.

### Chart 17 Attitudes towards benefit fraud: abusing the benefits system is no different to stealing

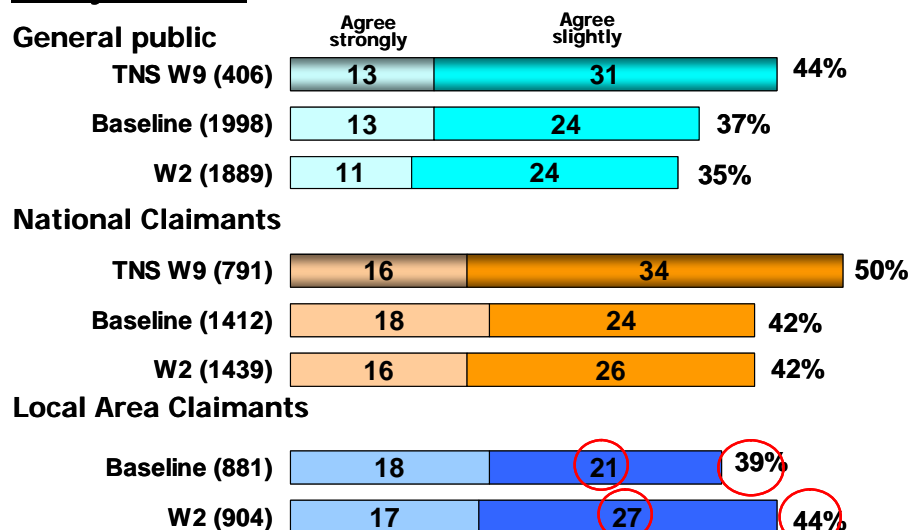


Qualitative research indicated that some people feel that benefit fraud is tolerated because it is the only way for some people to get by. An attitude statement exploring this issue was included in the questionnaire, and responses are shown in Chart 18.

**Chart 18 Attitudes towards benefit fraud: for some people abusing the benefits system is the only way to get enough money to live on**

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?

**For some people abusing the benefits system is the only way to get enough money to live on**



Base: All respondents

Levels of agreement were much lower on this issue, although around two fifths of all respondent groups at both stages agreed that for some people abusing the benefits system is the only way to get enough money to live on. Agreement levels were lower than those observed at wave 9 of the TNS tracking, although there was an increase in levels of slight agreement amongst local area claimants: from 21% at the baseline to 27% at wave 2.

Two further statements look at levels of ‘tolerance’ of benefit fraud: “It doesn’t bother me if people abuse the system”, and “with benefit fraud there is no victim – no-one gets hurt”. Responses are shown in Chart 19 and Chart 20.

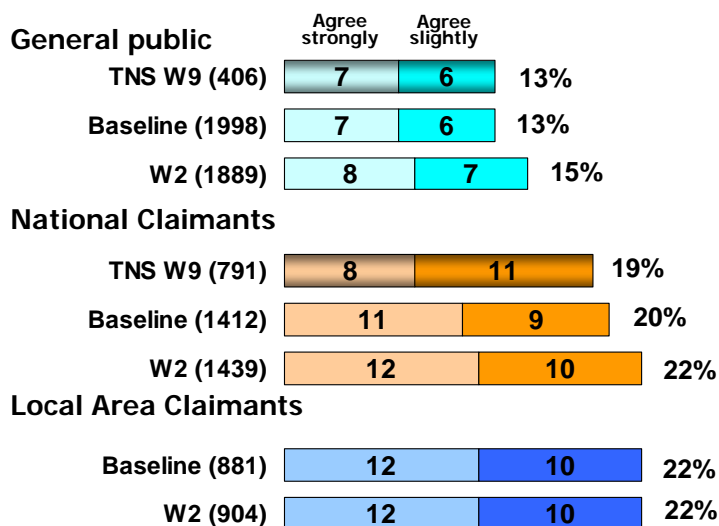
Levels of agreement for both of these statements were considerably lower, with around one in eight of the general public and a quarter of claimants agreeing with each one. However, around one in ten of claimants strongly agreed with each statement. Responses were consistent across the two waves of research (none of the differences shown on the charts are

significant), and there were no significant changes from wave 9 of the previous campaign tracking.

**Chart 19 Attitudes towards benefit fraud: it doesn't bother me if people abuse the system**

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?

**It doesn't bother me if people abuse the system**

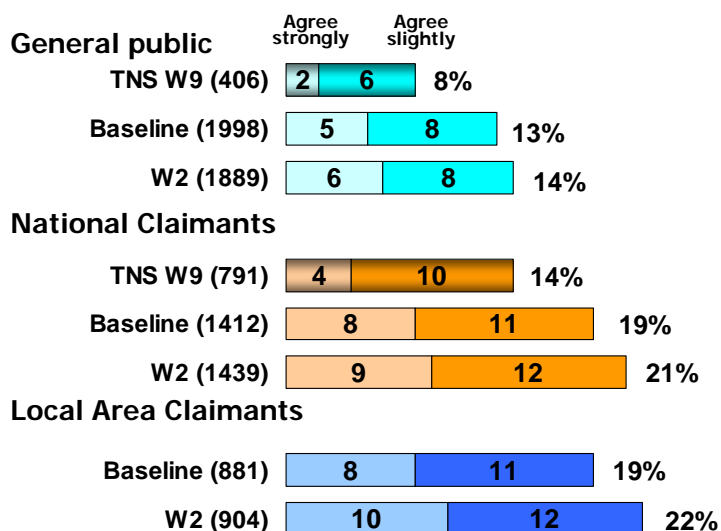


Base: All respondents

**Chart 20 Attitudes towards benefit fraud: With benefit fraud there is no victim – no-one gets hurt**

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?

**With benefit fraud there is no victim – no-one gets hurt**



Base: All respondents



In general, claimants of Job Seekers' Allowance tended to be more 'tolerant' of benefit fraud. In addition, those who have a large proportion of friends and family on benefit were also more 'tolerant' of benefit fraud. Table 24 shows results based on claimants in the local areas at wave 2: similar patterns of results were observed at earlier waves and amongst the national sample of claimants.

**Table 24 Attitudes towards benefit fraud: sub-group analysis**

Base: All respondents at W2 % 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
Total	80	73	44
<b>Claim:</b>			
Income Support	79	72	43
Job Seekers' Allowance	<b>73</b>	<b>70</b>	<b>37</b>
Housing/Council Tax Benefit	81	73	44
<b>Proportion of friends and family on benefit</b>			
All/most	71	66	51
Some	80	75	47
Few/none	85	76	41
Base: All respondents at W2 Horizontal percentages	It doesn't bother me if people abuse the system	With benefit fraud there is no victim – no-one gets hurt	
Total	22	21	
<b>Claim:</b>			
Income Support	21	23	
Job Seekers' Allowance	<b>25</b>	<b>23</b>	
Housing/Council Tax Benefit	22	20	
<b>Proportion of friends and family on benefit</b>			
All/most	26	24	
Some	25	20	
Few/none	18	22	

Patterns of agreement were less clear when looking at campaign awareness and recognition. One would hope that those who had been exposed to the campaign would be less 'tolerant' of benefit fraud, but there is no consistent evidence that this is the case (Table 25).

**Table 25 Attitudes towards benefit fraud: by campaign awareness and recognition**

Base: All local area claimants at W2		Spontaneous awareness		Recognition	
% agreeing		Any (411) %	None (222) %	Any (790) %	None (114) %
	People who abuse the system should feel guilty about what they are doing	79	80	80	79
	Abusing the benefits system is no different to stealing	74	67	72	81
	For some people abusing the benefits system is the only way to get enough money to live on	47	36	46	33
	It doesn't bother me if people abuse the system	22	21	23	16
	With benefit fraud there is no victim – no-one gets hurt	16	28	21	22

## 5.4 Qualitative findings on attitudes to benefit fraud

The qualitative research examined perceptions of Benefit Fraud, specifically exploring spontaneous views of what constitutes benefit fraud, as well as perceptual factors influencing tolerance and acceptability of various types of fraud.

### 5.4.1 Attitudes to fraud

In addition to the claimant mindsets described in section 3, attitudes towards the benefits system in general contribute towards a level of tolerance of fraud found across the qualitative research. This level of tolerance existed regardless of whether participants had themselves committed fraud, and there were few differences between 'honest' and 'suspect' claimants.

#### 5.4.1.1 The benefits system

Across all claimant types, perceived inequities and unfairness in the benefits system provided a justification for bending the rules.

There is a sense for many that the system is inherently unfair, due to the perception that people seen as 'less deserving' are favoured. In particular, other ethnic groups are often perceived to have access to more benefits, particularly in the emotive area of housing, for which ethnic minorities are often felt to gain preferential access. This was particularly aggrieving in the case of new arrivals in the UK who are perceived to gain immediate access to

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desirable council housing. Some complained that those with drug and alcohol dependencies were better off than 'ordinary' claimants.

*"You see the foreigners getting everything they want... I was in the housing dept when the Kosovans came over and he got a 3 bed house and I couldn't get the property I wanted...they wouldn't give me anything."*

*"They haven't lived here all their lives or paid anything all their lives and they get what they want."*

Women, IS & JSA, Suspect, 36-55, Birmingham

*"Foreigners get a house, a car, a contract phone, the lot".*

Men, JSA, Suspect, 36-55, London

The perception that it is not financially advantageous to work adds to an overall sense of frustration, and of being trapped in a situation of claiming benefits which are not enough to meet their financial needs.

Many focused on the levels of unclaimed benefits, and the perception that the benefits office does not proactively inform people when there are benefits that they could claim. Specific areas of perceived unfairness were also highlighted by individuals depending on their situation.

*"Why do some people get to keep their benefits and others don't? If you're on family tax credit you're not penalised if you earn some money."*

Women, IS, Suspect, 36-55, Sheffield

A key issue of perceived unfairness raised specifically in relation to attitudes to fraud was that of the interlinking of benefits such that a claimant could lose all of their benefits, including Housing Benefit and Council Tax Benefit, as well as their 'main' benefit, as soon as they declare an additional income. In particular, the fear that declaring an income could mean losing Housing Benefit, and even ultimately losing your home, is a strong disincentive to declare, and represents a high barrier to being able to earn enough to pay the bills.

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*"It's not just paying the tax, it's the losing the Housing Benefit and the Council Tax Benefit."*

Men, IS, Suspect, 36-55, Glasgow

*"Without Housing Benefit I don't know what I'd do. [My rent is] £240 a week! I only get about £100 a week! I can't survive on that. My rent alone would be an extra £140 on top of what I only get from the Social. Then there would be my electric for the week, my gas, my water. I have to pay all those weekly. Then there's my food. I would never survive!"*

Woman, Lone parent, Suspect, IS, London

Inefficiencies in the system were also raised as a cause of frustration, as well as financial crises. Frustration related firstly to the slowness of the system, meaning that any change could take a long time to be processed, resulting in uncertainty and hardship. Secondly, some had had their benefits stopped or reduced in error, resulting in a period of financial crisis.

*"When you start work, you pay full rent, fair enough. But it takes them six months to sort out your [Council Tax]. I was working last March, and I've just got a bill now from when I was working. Now I can't afford to pay it. And next month, I'll have another bill from when I was working before Christmas. I can't afford to pay it."*

Men and women, IS, Honest, 36-55, Oldham

For some, contempt shown by staff in the benefits office was a key element of frustration with the system in general. For claimants, the sense that they are treated with suspicion or with a lack of respect results in anger and frustration which provides an additional justification for fiddling benefits.

*You sit there for hours; they speak to you without any respect. ... you're made to feel as if you're to blame for the situation. Why should I be honest with you [DWP] when you don't even respect me?"*

*Black Caribbean Men, 30-55, IS, Birmingham*

#### **5.4.1.2 Tolerance of fraud**

Across the qualitative groups there was a widespread acceptance and tolerance of fraud, and fiddling the system was seen as necessary to 'get by'. The combination of the factors already described, including perceived

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inequities in the system, pressures from society such as changes in the job market, and the sense that others have greater advantages, justify fraud.

In addition, the belief that others are committing fraud and getting away with it, contributes to a sub-culture of acceptability where fraud is seen as a necessary way of working the system. This is supported by the quantitative findings which show that there is a greater tolerance of fraud amongst those who have friends or family who are also claiming. The qualitative research suggests that there is a sense of a shared morality, distinct from the actual rules, which supports the idea that bending these rules to some degree is necessary to survive.

*"We know that it's wrong, but we still think it's legitimate."*

Men, JSA, Suspect, 36-55, London

A distinction is made, however, between fraud perceived to be motivated by 'need', and that thought to be motivated by 'greed'.

#### **5.4.1.3 Factors driving tolerance and acceptability – 'need' versus 'greed'**

The term 'fraud' was not used by respondents to refer to their own experience of claiming more than they are entitled to. The terms 'fraud' or 'benefit fraud' held connotations of larger scale, more 'professional' or organised fraudulent activity, with anecdotal awareness derived from TV programmes and documentaries. When discussing their own fraudulent activity, 'not declaring', 'fiddling the system', or 'working the system' were the terms used, as well as individual terms relating to specific activities, such as 'doing a bit of work on the side'.

This distinction between 'proper', or organised fraud, and the fraudulent activity that people could themselves identify with, was important in driving perceptions of various fraudulent activities. Despite a good understanding by most of what technically constitutes benefit fraud, a clear line is drawn between that fraud which is necessary and acceptable, or 'need' fraud, and that which is perceived as excessive or unnecessary, or 'greed' fraud.

*"You're not being greedy [when you claim benefits and work for cash] you're just making ends meet."*

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Women, IS, Suspect, 18-35, London

A key factor influencing perceptions of whether fraud is 'need' based, and therefore acceptable and deserving of sympathy, is whether or not the person committing fraud has children. There is widespread empathy with the difficulties experienced by parents in surviving on benefits.

*"It's not as if you're going out drinking with the extra money, it goes towards buying stuff for the kids: school uniforms etc. Kids are expensive."*

Women, IS, Suspect, 36-55, Sheffield

*"You're only getting £15 or £20. That might be a takeaway or a treat for the kids for one night only. That could be a really big thing. You get your house all nice and clean and whatever. The kids have a takeaway, they're all excited. It's like a one-off thing."*

Women, IS, Suspect, 18-35, London

*"People aren't criminals who are scratching and scraping and have got how many kids!"*

Women, IS, Suspect, 18-35, London

For some lone parents, however, this sympathy does not extend to two parent households. This is because in a two-parent household, one parent can go out to work, making claiming extra less of a necessity.

There is also a high level of acceptance of the 'need' to claim extra to weather a crisis, enabling someone to deal with an unexpected financial setback by claiming extra for a short period of time.

*"These people aren't doing it for the fun of it. They are doing it because they need the money."*

Men, JSA, Honest, 18-24, London

A signifier of less acceptable 'greed fraud', is any situation where the person committing fraud consumes conspicuously or flaunts their relative wealth through their clothing, their children's clothing or other possessions.

Fraudulent activity which is highly organised, lucrative or which enables the person to live an extravagant lifestyle is strongly condemned.

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*"A younger man fiddling the system is far worse than a woman with kids, someone whose family have been on the dole all his life."*

Women, IS, Suspect, 36-55, Sheffield

Anecdotes were cited from personal experience and also from TV documentaries involving large scale fraud conducted as a business, requiring a high level of knowledge and expertise and resulting in considerable financial gain. This was seen as unacceptable and distinct from respondents' own experience of fraud.

For some, particularly older respondents, fraud committed by people who are able to work, but instead of doing so commit fraud to fund their lifestyle, is seen as particularly reprehensible. For example, younger people who have not worked before, and who do not intend to try to find work where available, but who need money for alcohol or going out.

For many, principles of right and wrong are based on a sense of a shared morality distinct from the official 'rules' of what constitutes benefit fraud. In this sense, claiming more than you are entitled to in some circumstances, especially where children are present, is justifiable and not likely to be a cause of guilt or shame.

*"You take a group of people, you put them in a specific area, you persecute those people....what they notice that they all share in common is that they can't get jobs so they're all going to the same JobCentres. Then they see people trying to stand up in their face trying to dictate their lives to them. They build up resentment to these people, they start arguing with these officials because all of a sudden any official becomes a representative of the state....it [benefit fraud] becomes legitimate amongst that group of people and we don't see it as a crime."*

Men, Black Caribbean, IS, 30-55, Birmingham

*"In Glasgow we've got our own rules."*

Men, IS, Suspect, 36-55, Glasgow

As described in section 4.5.2, the campaign is currently effective in targeting 'need' rather than 'greed' fraud, and the 'no excuses' message is recognised

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clearly as a primary message. This results in some hostility towards the campaign, with many feeling that the government should aim for more blameworthy or 'greedy' targets.

#### **5.4.2 Qualitative findings on what constitutes benefit fraud**

Spontaneous descriptions of what constitutes benefit fraud reflected those depicted in the campaign. Most frequently mentioned were cash in hand work, referred to as 'a bit of work on the side' or 'working and not declaring'; and cohabiting and claiming separately, referred to as 'not telling them your partner's living with you'.

There was considerable experience of taking **cash in hand work** whilst claiming benefits amongst participants in the qualitative research. This was seen as necessary to be able to survive on benefits, and there was general acceptance and tolerance in most circumstances, except where the work resulted in major financial gain. The high level of acceptability meant that those who had not taken cash in hand work in the past thought that they would do so if they found the opportunity to do so without risk of getting caught.

*"If work comes up and it's cash in hand, you would take it. You are not going to knock it back if you can get a job."*

Men, IS, Suspect, 36-55, Glasgow

*"It's a bit of a liberty but if they get away with it you should".*

Men, JSA, Suspect, 36-55, London

*"Is it really something to be getting so worked up about, to be earning a little bit of extra money on the side to survive? It's not that bad!"*

Woman, Lone parent, Suspect, IS, London

This type of work was often sought and offered between family and friends, and arranged with varying degrees of formality. Babysitting, shop work and even illegal activities such as selling drugs or fake designer goods were



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carried out on behalf of family or friends, and within communities. This was also the case for house decoration, cleaning, restaurant work and sewing.

In other cases, cash in hand work was available via established businesses who would agree to employ people, or to provide extra hours, without 'putting it through the books', or without requirement for a National Insurance number. Labouring, repairing cars, hairdressing, minicab driving, factory work, cleaning and restaurant work had been obtainable to claimants in this way.

*"Here's one I should not say...technically speaking, I'm not unemployed, so technically, if I was pulled over to the side and I gave my National Insurance number, it would not come up in the system as me being employed ... Because of my circumstances, I know I would not have to worry about it. The minute they put in my National Insurance number, it will come up that I'm not on their database although technically I am."*

Men, IS, Suspect, 36-55, Glasgow

Most felt that cash in hand work tends to be easily available on an ad hoc basis, though often unreliable and poorly paid.

Also mentioned frequently were faking or exaggerating illness to claim incapacity benefit, and claiming under different identities. Also mentioned, though less frequently, were claiming Housing Benefit when you own another house, and pretending to be a full time carer for a relative.

In terms of tolerance, living with an **undeclared partner** was more complex, with some viewing this as less acceptable, particularly where a partner provides a good income to the household. There was evidence of a poor understanding of what constitutes fraud in this area, particularly where relationships are unstable. Most knew that the rules are based on the number of nights that a partner spends in your home, though there was less certainty about the specific number. Some who had been investigated for fraud in this area in the past mentioned that the amount of their partner's possessions kept in their home was also a factor.

For some, however, declaring a partner could represent a financial risk. Partners may not be financially contributing to the household, meaning that the claimant and their children could lose out from a cut in benefits. Instability

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of relationships meant that relying on their partner for income represented too great a risk, and so they felt unable to declare a partner.

*"I think there ought to be a time limit because you don't know what's going to happen at the start of a relationship. You do get nervous about it, because we didn't know when was the right time to say to each other about moving the relationship on. But you know about having to tell benefits. It's in the back of your mind all the time- how long do you leave it."*

Women, IS, Suspect, 36-55, Sheffield

*"Not only has he left me, but they're taking money off me as well, more than I should be getting... so they've left me worse off."*

Women, IS, Suspect, 18-35, London

For these reasons, women in particular thought that not declaring a partner was often necessary and acceptable. Exceptions to this were where a partner provides a good income to the household, or where a council home was denied to someone else.

*"...Someone having an empty flat, I don't agree with. That just really annoys me. .. I don't believe in holding onto two houses. An empty house can be used and there are many people out there that need to be housed."*

Woman, Lone parent, Suspect, IS, London

**Faking or exaggerating illness** was also mentioned frequently, particularly by older people in the qualitative sample. Memorable stories from the media were often cited in addition to personal experience, such as the man who had been caught running a marathon whilst claiming incapacity benefit.

Some illnesses in particular were seen as easier to fake, such as back problems or depression. In most cases, falsely claiming Incapacity Benefit was seen as more reprehensible than taking cash in hand work or having an undeclared partner, as it represents a greater lie. In addition, it is seen as 'lazy', and is perceived to be detrimental to those with a genuine illness or disability.

Less frequently mentioned was **Housing Benefit fraud**, which had connotations of more 'professional' or serious fraud, and was therefore judged

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more harshly, even by those who freely admitted carrying out other types of fraud.

Housing Benefit fraud was often associated with the scenario where a claimant may own their home and claim Housing Benefit despite being able to afford to pay the mortgage. It was also often associated with business people owning several homes and fraudulently claiming Housing Benefit for rent on these via tenants who are complicit.

Housing Benefit fraud was generally thought to require a greater level of organisation and knowledge, be larger in scale than other types of benefit fraud, and to involve a greater level of monetary gain for the claimant. This meant that Housing Benefit fraud was more often associated with 'greed' fraud.

## **5.5 Summary**

The campaign aimed to increase awareness of what activities constitute benefit fraud, and there has been a significant increase since the baseline in the proportion of all sample groups aware of the need to declare a partner moving in to DWP: with lone parent claimants particularly likely to mention this. There has also been a significant increase in the proportions aware of the need to declare income from casual work to DWP. Those aware of and recognising the campaign were more likely than others to be aware of the need to declare such changes of circumstances.

Respondents were asked to rate a series of activities to assess how 'wrong' they feel each one is on a scale of 1 – 10 (where 10 = wrong all of the time, regardless of the circumstances, and 1=acceptable in some circumstances). Car theft, burglary and mugging were most likely to be perceived as 'wrong' by all sample groups, gaining ratings of 9.6 or higher. Benefit fraud achieved ratings of between 9.29 (general public sample) and 9.10 (national sample of claimants). Women, older respondents, claimants and those who know few people on benefit were more likely than other groups to think that benefit fraud is wrong. While there was a significant increase in the proportion of claimants in local areas thinking that benefit fraud is wrong, this appears to be part of a

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general atmosphere of a 'clamp down' rather than because of the campaign activity.

There have, however, been some positive changes in attitudes since the baseline:

- An increase since the baseline in the proportions of claimants thinking that people who abuse the system should feel guilty about what they are doing, bringing results in line with wave 9 of the previous campaign tracking
- An increase since the baseline in the proportions of claimants agreeing that abusing the benefits system is no different to stealing, although this does not bring results back in line with those observed at wave 9
- There were no changes in the proportions agreeing that 'it doesn't bother me if people abuse the system' and 'with benefit fraud there is no victim – no-one gets hurt'.

As at previous waves, JSA claimants and those who have a large proportion of friends and family on benefits were more likely than other groups to be 'tolerant' of benefit fraud. In addition, there were no differences in response based on whether or not respondents had been exposed to the campaign.

The qualitative research suggested widespread tolerance for fraud, amongst both 'honest and 'suspect' claimants. Fraud was thought to be acceptable and necessary in many circumstances, with many perceiving that bending the rules is essential to get by, particularly for those with children in the household.

For many participants in the qualitative research, a sense of anger and frustration with their situation provides a justification for fraud. Lack of opportunities in the job market, the perception that others are favoured by the benefits system, and the belief that it is not possible to survive on benefits alone, contribute to this view. Many also feel trapped in a situation of claiming benefits by their inability to earn enough to be able to pay their rent even if they could earn enough to come off JSA or IS.

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Also providing justification for fraud are the perceived inefficiencies and inequities in the benefits system. In particular, the attitude of staff in the benefits office, and slow processing of claims is cited.

Reflecting quantitative findings, this sense of tolerance and acceptability of fraud is compounded for those who live within communities where fraud is the norm. The qualitative research suggests that there is a sense of a shared morality for many, distinct from the actual rules. This shared morality supports the view that bending the rules to some degree is necessary to survive.

For most, however, there is tolerance only for fraud which is seen as motivated by 'need' rather than by 'greed'. Any fraud which is seen as organised, larger in scale, or which results in considerable financial gain, is viewed as less acceptable. Types of benefit fraud mentioned spontaneously in the group discussions reflect those depicted in the campaign.

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## **6 Risk of getting caught committing benefit fraud**

A key objective of the campaign was to increase fear and awareness of the likelihood of getting caught committing benefit fraud, and the questionnaire and qualitative research were structured around the requirement to understand this issue in some detail.

### **6.1 To what extent did the campaign convey messages surrounding the risk of getting caught?**

Respondents commonly mentioned aspects of risk when describing the advertising they had seen about benefit fraud.

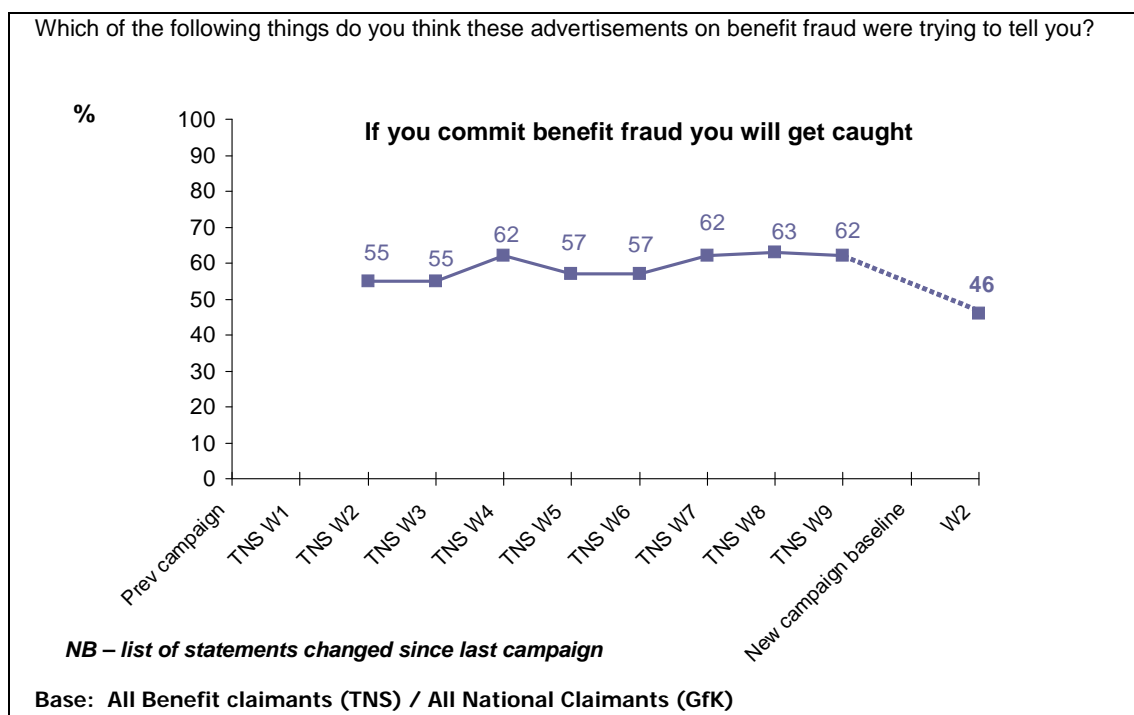
Before they were shown any campaign materials, between 6% and 7% of all respondent groups said that they had seen advertising or publicity which told them that benefit fraudsters will be caught (Table 13), and a fifth spontaneously recalled publicity which conveyed the message that fraudsters will not get away with it (Table 14). The latter was the message which was most commonly mentioned by respondents describing the publicity they had seen or heard, and amongst those who we know were thinking about the campaign because they had previously described it to us (i.e. proven recall) around three in ten said that this was the main message they recalled. It therefore appears that the risk message is fairly strongly top of mind for respondents describing the campaign.

However, when prompted with a list of possible messages to be taken from the campaign, risk became more secondary to other messages, with the criminal nature of benefit fraud and the fact that the Government is cracking down on benefit fraud coming through more strongly (Table 17). There was also a decline in the proportion taking risk messages out of the campaign for the new campaign in comparison with the previous campaign (Chart 21 shows responses from the national samples of claimants over time).

Similarly, there was also a decline in the proportions saying that the campaign told them that it is easy for benefit fraud to be detected, declining from 40% of the general public at wave 9 (previous campaign) to 26% at wave 2 (new

campaign). There was a similar decline amongst the sample of national claimants, from 37% at wave 9 to 29% at wave 2.

**Chart 21 Message take-out from campaign: If you commit benefit fraud you will get caught**



However, we feel that the risk message is still being conveyed by the campaign, but that it comes through as a secondary message, as there is other 'new news' coming through more strongly (e.g. the need to tell DWP when a partner moves in). In our experience this is fairly normal when there is a change in campaign strategy, with the 'new news' being picked up first, and 'older news' less commonly mentioned upon prompting.

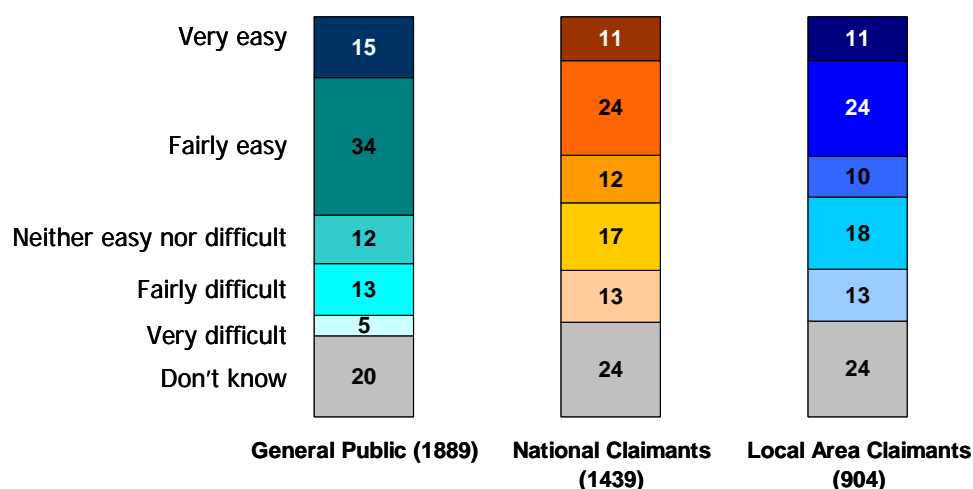
Other evidence related to perceptions of risk support our hypothesis that the risk message is still being well conveyed by the campaign, and this is described in the rest of this chapter of the report.

## 6.2 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 they think it is for people to get away with claiming more money from benefits than they are entitled to. Chart 22 shows responses from all sample groups at wave 2.

**Chart 22 Ease of getting away with benefit fraud**

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?



Base: All respondents (W2 shown)

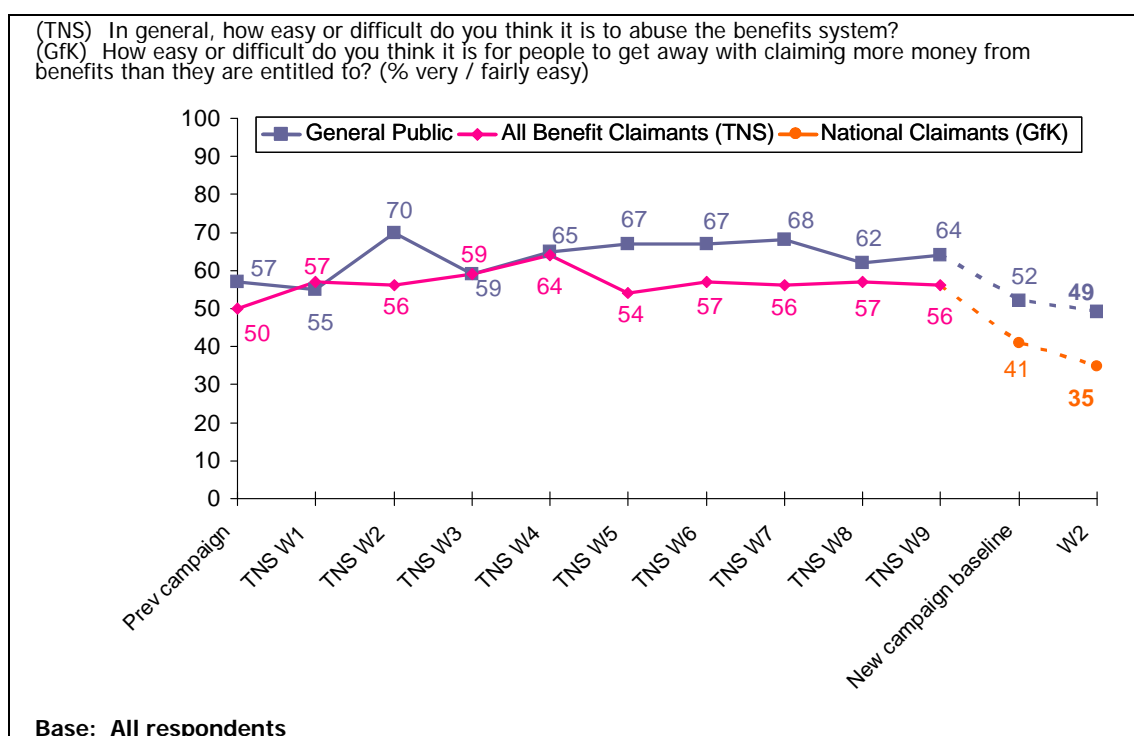
At wave 2, around half of the general public and a third of claimants thought it is easy to get away with benefit fraud. It is interesting to note that non-claimants were more likely than claimants to think that it is easy to get away with benefit fraud: over half of non-claimants in the general public sample thought that it is easy to get away with benefit fraud (52%).

The proportions of key sample groups thinking that it is easy to get away with benefit fraud over time have reduced significantly, both since the baseline, but also since wave 9 of the previous campaign tracking, as shown in Chart 23. This indicates a sense of increased risk of getting caught amongst both the general public and claimants.

However, those who were aware of or recognised the campaign were no less likely than average to say that it is easy for people to get away with claiming more from benefits than they are entitled to. The key difference was that those who had seen the campaign were more likely to express an opinion and less likely to say don't know: 33% of claimants not recognising the campaign said that they did not know how easy or difficult it is to get away with benefit fraud, compared with 23% of claimants who recognised some advertising.



**Chart 23 Ease of getting away with benefit fraud: trends over time**



### 6.3 Attitudes towards benefit fraud: getting caught

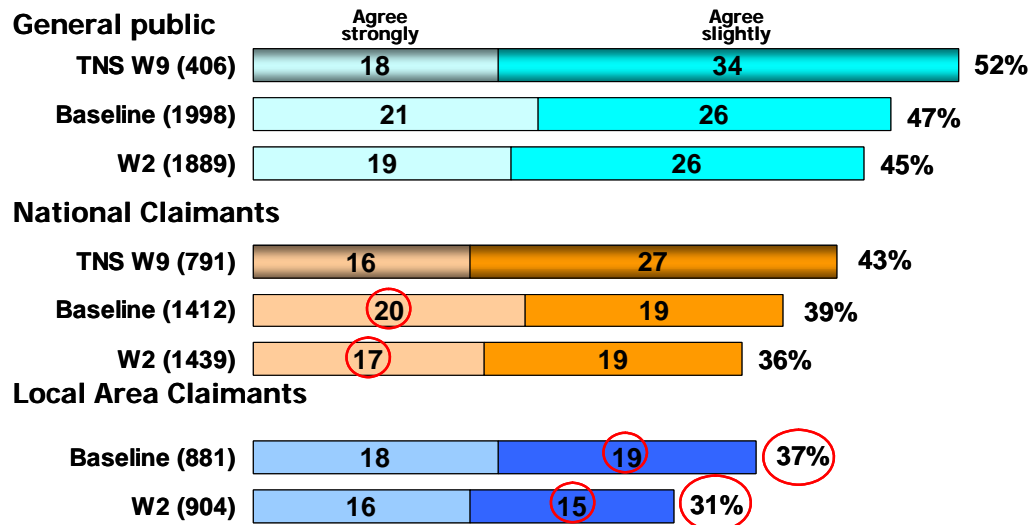
At the start of the interview, all respondents were read a number of statements about benefit fraud and asked whether they agreed or disagreed with each. Two of these statements were directly related to the risk of getting caught committing benefit fraud.

Chart 24 shows reactions to the statement 'the chances of getting caught abusing the benefits system are slim'. 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 are slim, and around a fifth of all sample groups agreed strongly. By wave 2, there had been slight declines in the proportions of all respondents agreeing that the chances of getting caught are slim, indicating a greater sense of risk of getting caught. Chart 26 shows the proportions strongly agreeing with this statement over time, which shows a general decline in the perception that the chances of getting caught are slim.

**Chart 24 Attitudes towards the benefits system: The chances of getting caught abusing the benefits system are slim**

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?

**The chances of getting caught abusing the benefits system are slim**



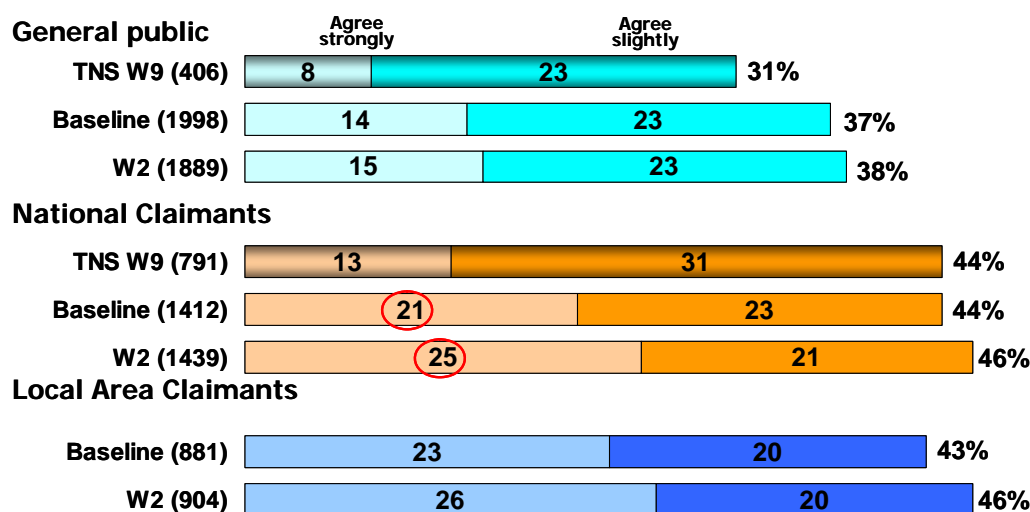
Base: All respondents

These findings are further backed up by a slight increase in the proportion of national claimants agreeing that benefit fraud is getting more difficult to get away with than it used to be (Chart 25 and Chart 26).

**Chart 25 Attitudes towards the benefits system: Benefit fraud is more difficult to get away with than it used to be**

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?

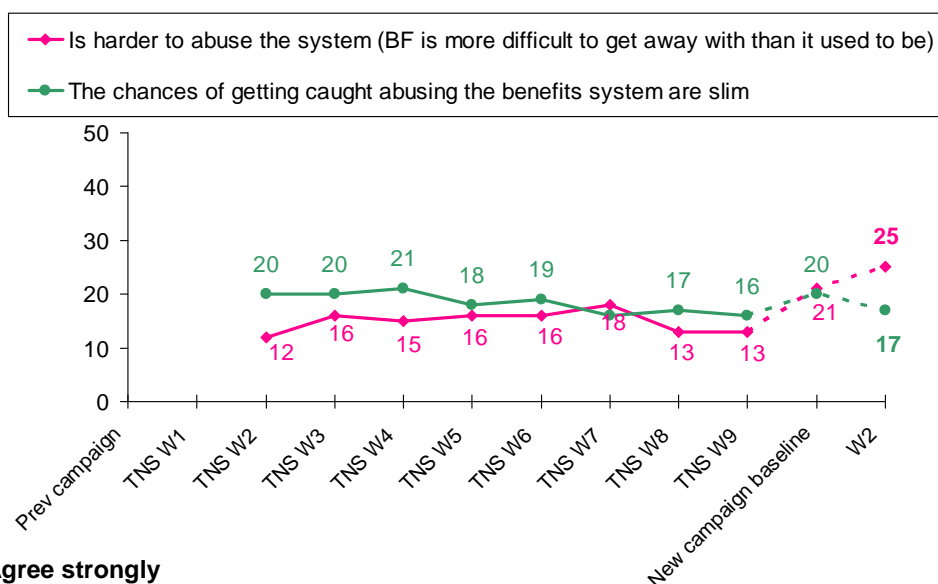
**Benefit fraud is more difficult to get away with than it used to be**



Base: All respondents

**Chart 26 Attitudes towards the benefits system and risk: trends over time**

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: All Benefit claimants (TNS) / All National Claimants (GfK)

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## 6.4 Qualitative findings on the risk of getting caught

The qualitative research explored risk of getting caught, and factors taken into account in people's assessment of risk, as well as the effectiveness of the campaign in increasing fear and awareness of the likelihood of getting caught.

### 6.4.1 Perceptions of risk

Assessment of the risk of getting caught is strongly driven by personal experience. Those with little experience of fraud from their own personal experience or from within their immediate communities rely upon media and campaigns for information about the likelihood of getting caught. This group has the greatest fear of getting caught, with advertising and PR having a strong influence.

*"I would be up all night long. If it was me I would be worrying constantly... I mean, what happens if you get caught? There's prosecution. There's your money being stopped. There's the hold-up while everything is being sorted out. Perhaps your Housing Benefit is stopped so then you get into arrears with the Council. And you're playing with what you've got to live on! If you do that and put your Income Support, which you are relying to live on, at risk then what do you live on, when you haven't got that? What do you do then? That's got to be a bigger worry to people than making the odd £10 here and there. I mean, I just don't get it."*

Woman, Lone parent, Suspect, IS, London

Those with a degree of personal experience of having committed fraud, or who know people in their own community who are committing fraud, are also fearful of getting caught. However, this group would be likely to weigh up the potential gains from fraud against the likelihood of getting caught, and to make a more specific assessment of the level of risk based on an individual situation. Campaigns and other information from the media also have an impact for this group, increasing awareness of the risks involved in fraud.

*"You're risking your benefits as well, if you get caught... You've got to pay it all back for a cleaning job if you get caught. And it's not like you're raking it in. It's only a little extra."*

Women, IS, Suspect, 18-35, London

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*"It would not be my conscience. I would think if I do this and get caught how will I be penalised? I would do it if I thought I could get away with it."*

Indian women, lone parents, 18-35, London

Those with considerable personal experience or who are living within communities where fraud is the norm, base their perceptions of risk upon personal experience or local knowledge. For this group, media stories and advertising holding less credibility. This group are least likely to feel that there is a high risk of getting caught.

*"I live on an estate and I've never heard of that happening to anyone."*

Woman, Lone parent, Suspect, IS, Glasgow

*"It's difficult to get caught unless someone grasses you up."*

Men, JSA, Suspect, 36-55, London

*"No-one actually goes down for anything."*

Women, lone parents, 18-35, IS, London

*"If they are that desperate they will take a risk. They will say 'well I'm on benefits, they can take a pound a week off me'."*

Women, IS & JSA, Suspect, 36-55, Birmingham

In general, across all of these groups, it was thought that benefit fraud is more difficult to do, and more difficult to get away with, than it once was. This was based on some key perceptions. Firstly, the process of assessment of eligibility for benefits is thought to be more rigorous than it once was, with forms requiring a greater level of detail.

*"All the forms have changed....before you had to write down what you needed like shoes or clothes or whatever, but now they've got a bracket, like household stuff or clothes...back in the day I was writing down: 'beds, wardrobes, duvets,' do you know what I mean? So I could get as much as you could."*

Women, IS, Suspect, 18-35, London

Secondly, there is thought to be a greater level of surveillance in general including CCTV and other surveillance technology, and information-sharing between government agencies and departments. This general sense of

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increased surveillance makes all unlawful activity more easily detectable, and this includes benefit fraud.

*"Nowadays the tax man speaks to the Income Support and the Income Support then speak to the Housing Benefit."*

Men, IS, Suspect, 36-55, Glasgow

*"Benefits can find out if you've got more money than you should have just by looking on the computer. Once they've got your National Insurance number everything comes up."*

Women, IS, Suspect, 18-35, London

*"I don't think you can do fraud as much as you could because they've clamped down. The best things you can do is find something else to do and just earn some money on the side."*

Men, Black Caribbean, IS, 30-55, Birmingham

*"It's not as easy as it used to be – they're getting right onto it. They watch people, offer rewards to people who grass you up. £50 if you get caught."*

Men and women, IS, Honest, 36-55, Oldham

Thirdly, there is evidence that a range of advertising and PR campaigns are having an aggregate effect on perceptions that the government and other institutions are 'clamping down' on unlawful activity. During a discussion of the likelihood of getting caught committing fraud, participants referred to campaigns such as the TV licensing and Car Tax campaigns as well as the Target Benefit Fraud campaign.

#### **6.4.2 Impact of the campaign on perceptions of risk**

There is evidence that the campaign contributes to a general level of awareness that there is surveillance taking place to detect benefit fraud, and creates the impression of a 'clamp down'. At the prompted level, key elements of the campaign which contribute to increasing perception of risk are the target brand and the general look and feel of the campaign.

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The target image used in the branding is recognisable, and raises awareness that the Government is looking for people, and that there is a risk of getting caught.

The look and feel, including the use of dark background colours with red lettering, as well as the tone and content of the voiceover in the TV ads contribute to the general tone of warning created by the campaign. In addition, the look and feel of the campaign reminds and builds upon aspects of other campaigns. Mentioned specifically were the TV license and Car Tax campaigns, and also the previous benefit fraud campaign. This creates an aggregate effect of raising general awareness of surveillance by the government and other bodies.

## **6.5 Summary**

A key campaign objective was to increase fear and awareness of the likelihood of getting caught committing benefit fraud. Aspects of risk were certainly top of mind for respondents aware of the campaign, and a fifth of all sample groups spontaneously recalled publicity which conveyed the message that fraudsters will not get away with it.

When prompted with a list of possible messages taken from the campaign, risk became more secondary to other messages, with the criminal nature of benefit fraud and the fact that the Government is cracking down on fraudsters coming through more strongly. There was also a decline in the proportion taking risk messages out of the new campaign in comparison with the previous campaign.

However, there is evidence from elsewhere in the interview which indicates that the risk message is still being conveyed by the campaign, for example a decline in the proportions of all sample groups feeling that it is easy to get away with benefit fraud (from 41% of national claimants at the baseline to 35% at wave 2, and down from 56% at wave 9 of the previous campaign tracking).

Respondents at wave 2 were also less likely than at the baseline or in the previous campaign tracking to agree that the chances of getting caught abusing the benefits system is slim (down to around three in ten of all

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claimants from two fifths at the baseline), and more likely to agree that benefit fraud is more difficult to get away with than it used to be (half of claimants agreed at W2, up from two fifths at the baseline).

Qualitative findings showed that the assessments of the risks from benefit fraud are strongly related to personal experience. Those with most personal experience, who are living within communities where fraud is the norm, are most likely to think that there are only minor risks. For most others, including those with limited or no experience, and also those with some experience, there are perceived risks associated with fraud.

Across the board, benefit fraud was thought to be harder to get away with than it once was, with increased checks in place, increased surveillance and more media and advertising messages about the government 'clamping down' on unlawful activities such as benefit fraud.

There is evidence that the current campaign builds upon the messages from these other campaigns to increase perceptions of risk. This results from the menacing look and feel of the campaign, brand equity from the target brand, and the existence of a campaign leading to raised perceptions of a 'clamp down'.



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## **7 Consequences of getting caught**

A further stated campaign objective is to increase fear and awareness of the consequences of getting caught. Both the questionnaire and qualitative work aimed to understand issues related to the consequences of getting caught committing benefit fraud.

### **7.1 To what extent did the campaign convey messages surrounding the consequences of getting caught?**

The consequences of getting caught were also commonly mentioned by respondents when describing the advertising they had seen about benefit fraud.

Before they were shown any campaign materials, between 10% and 14% of all respondent groups said that they had seen advertising or publicity which showed an interview in a police room (Table 13).

Having seen the advertising, many of the messages taken out as spontaneously described by respondents were linked to the consequences of getting caught, including the following (Table 14):

- around a fifth of all sample groups spontaneously recalled the message that you may be prosecuted
- one in ten recalled the message that you may be fined or lose benefits
- a similar proportion recalled the message that you may go to prison

When prompted with a list of possible messages to be taken from the campaign, as for risk, messages related to the consequences of getting caught also came through strongly. As well as messages directly stating the consequences of getting caught, other peripheral messages related to the criminal nature of benefit fraud and the fact that the Government is cracking

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down on benefit fraud also came through strongly (Table 19). In comparison with the baseline, at wave 2 there have been strong increases in the proportions of the general public and claimants agreeing that abusing the benefits system is a crime, and in the proportion of claimants agreeing that the penalties of benefit fraud are not worth the risk.

## **7.2 Attitudes towards benefit fraud: consequences**

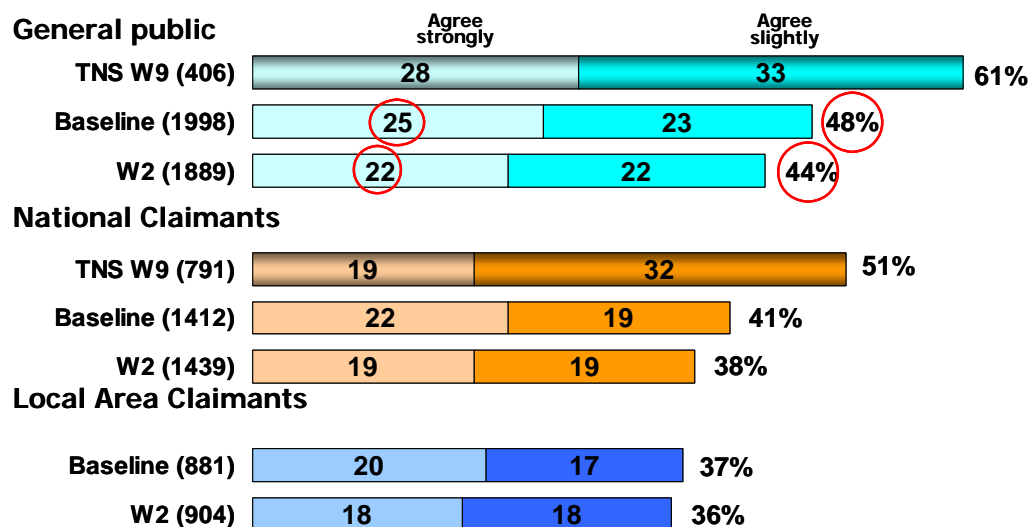
At the start of the interview, all respondents were read a number of statements about benefit fraud and asked whether they agreed or disagreed with each. Two of these statements were directly related to the consequences of getting caught committing benefit fraud.

Chart 27 shows reactions to the statement 'if people do get caught the penalties are not that bad'. At the baseline, around half of the general public and two fifths of claimants agreed at all, and around a fifth agreed strongly. By wave 2 there had been a significant decline in the proportion of the general public agreeing strongly that the penalties are not that bad, although similar declines were not noted amongst the claimant groups.

## Chart 27 Attitudes towards the benefits system: If people do get caught, the penalties are not that bad

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?

### If people do get caught the penalties are not that bad



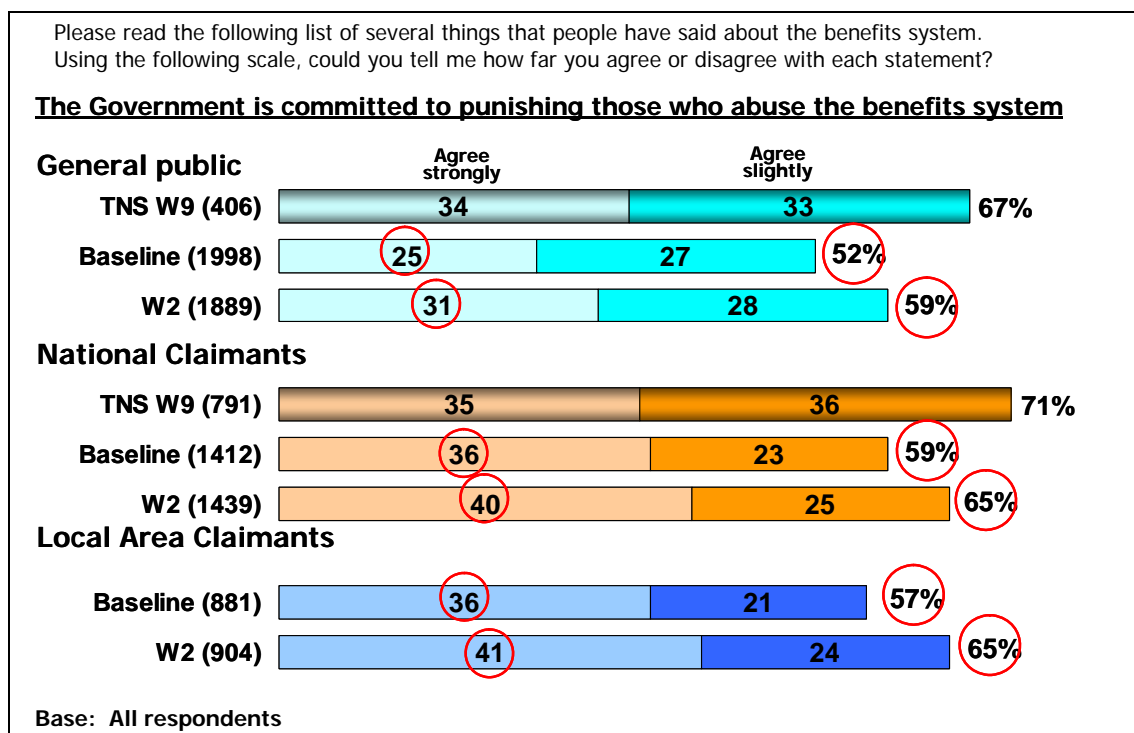
Base: All respondents

Amongst both the general public and national claimants, there have been significant declines in the proportions agreeing that the penalties are not that bad since wave 9 of tracking of the last campaign.

However, there are no 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. 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.

There have been significant increases amongst all sample groups since the baseline in agreement with the statement 'The Government is committed to punishing those who abuse the benefits system', and in particular in the proportions strongly agreeing (Chart 28).

**Chart 28 Attitudes towards the benefits system: The Government is committed to punishing those who abuse the benefits system**



However, it is interesting to note that there was a significant decline in the proportion agreeing between wave 9 of the previous campaign tracking and the baseline for the new campaign. This is not surprising given that there was a period of around 9 months with no advertising or publicity about benefit fraud in the run-up to the launch of the new campaign in October 2006. This perhaps suggests a need for the campaign messages to run on a regular basis, to ensure that target audiences do not feel that the issue is no longer important. Similar patterns are also commonly seen in relation to recruitment advertising, where periods of communication inactivity appear to convey the message that the organisation is no longer recruiting.

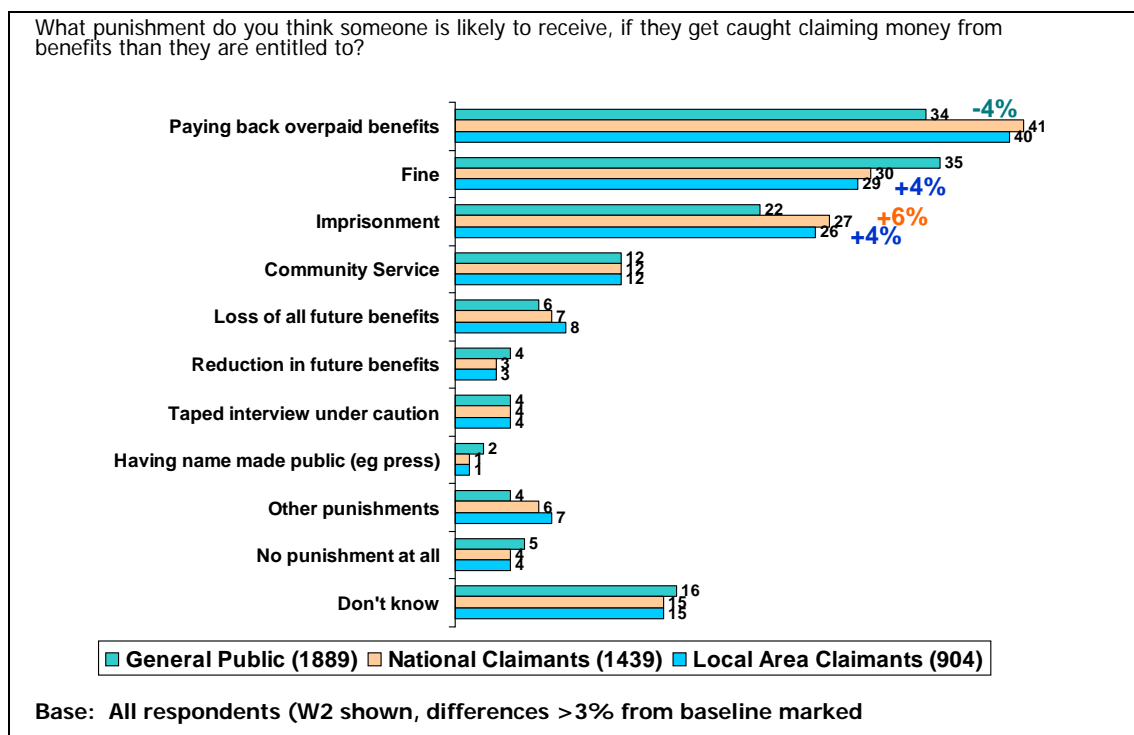
## 7.3 Punishments for benefit fraud

### 7.3.1 Perceived punishments

The TV advertisements show and 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 were asked what punishment they think someone is

likely to receive if they are caught claiming more money from benefits than they are entitled to. Chart 29 shows responses from wave 2, with significant changes from the baseline marked. This question was not asked as part of the previous tracking, so other comparative information is not available.

**Chart 29 Perceived punishment for benefit fraud**



Repayment of overpaid benefits was the most commonly mentioned punishment at both waves: perhaps this is more salient a punishment for claimants, as they were more likely than non-claimants to mention this punishment (only a third of non-claimants in the general public sample mentioned this as a punishment, compared with two fifths of claimants across all three samples). Non-claimants were more likely than claimants to think that fraudsters would receive a fine (36%, compared with around three in ten claimants).

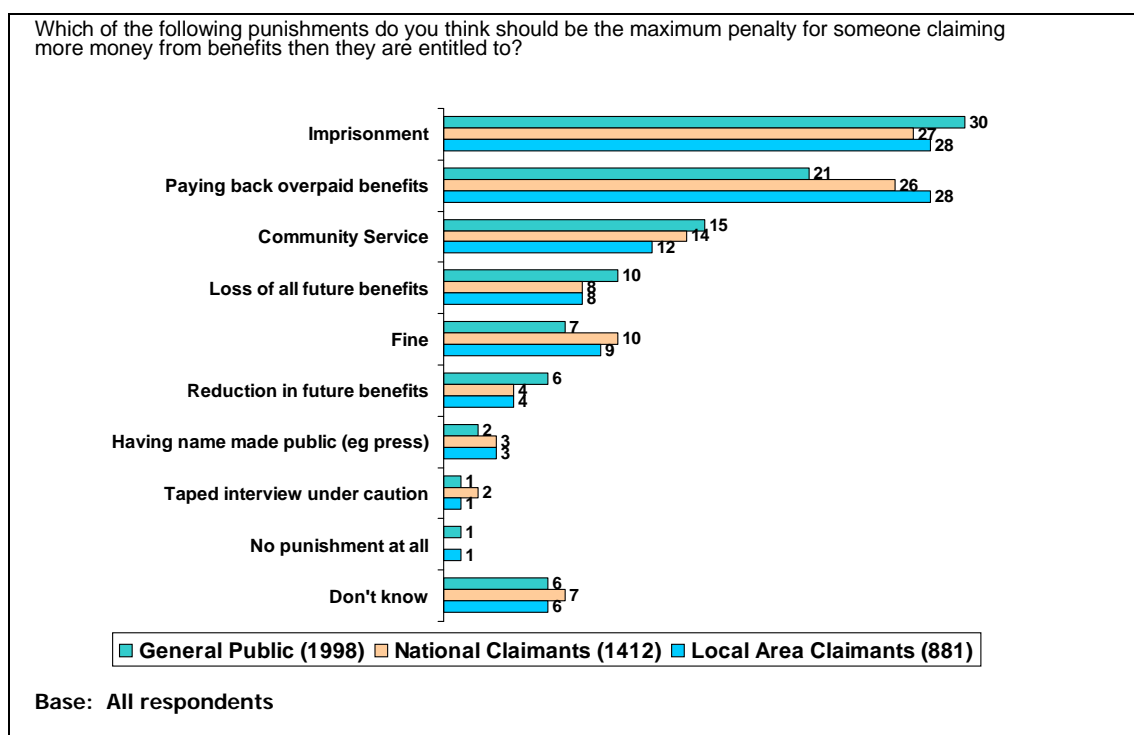
Around a quarter of all sample groups thought that benefit fraudsters would be imprisoned, and there were significant increases in the proportions of claimants mentioning imprisonment compared with the baseline. Amongst claimants, those who spontaneously recalled the campaign were more likely than others to mention imprisonment as a punishment for benefit fraudsters (26%, compared with 17% of those who did not recall the campaign).

Although a taped interview under caution was shown on the advertising, relatively few respondents at wave 2 (4% of all sample groups) spontaneously mentioned this as a punishment for benefit fraudsters, and this had not increased significantly since the baseline. In addition, those who recalled or recognised the campaign were no more likely to mention a taped interview under caution as a punishment. This may be because a taped interview under caution is viewed as part of the process leading to punishment, rather than as a punishment in itself.

### 7.3.2 What should be the punishment?

At the baseline wave all respondents were also asked what they thought the maximum punishment for benefit fraud *should be* (Chart 30). The question was not asked at later waves, so tracking data are not available.

**Chart 30 What should be the maximum penalty for benefit fraud?**



Around one in three of all sample groups thought that the maximum penalty for benefit fraud *should be* imprisonment, and a similar proportion of claimants thought that the maximum penalty should be the repayment of overpaid benefits.

Claimants were more likely than non-claimants to think that the maximum penalty should be paying back overpaid benefits, which is in line with claimant perceptions of what the actual punishments are (Chart 29).

Other punishments were mentioned by a fifth of respondents or fewer, and a taped interview under caution was mentioned by very few.

Comparing views on what the maximum penalties are with what respondents think the maximum penalties *should be* (Table 26, showing data from the baseline only) it appears that perceptions are that the penalties are somewhat too lenient. For example, while 19% of the general public think that the maximum penalty for fraud is imprisonment, 30% think that imprisonment *should be* the maximum penalty. Similarly, the public are less likely to think that paying back overpaid benefits should be the maximum penalty, but a greater proportion think that it is the maximum penalty.

Similar patterns were also observed amongst the claimant samples, although in the case of imprisonment the differences were less marked.

**Table 26 Perceived vs maximum penalty for benefit fraud: comparison**

Base: All respondents at baseline		Perceived penalty (% mentioning)	Should be maximum penalty (% mentioning)	Diff- erence (+/-)
Imprisonment	General public	19	30	+11
	National claimants	21	27	+6
	Local area claimants	22	28	+6
Paying back overpaid benefits	General public	38	21	-17
	National claimants	41	26	-15
	Local area claimants	42	28	-14
A fine	General public	32	7	-25
	National claimants	32	10	-22
	Local area claimants	25	9	-16

### **7.3.3 What proportion of benefit fraudsters are punished?**

Given that the campaign aims to increase fear of the consequences of committing benefit fraud, it would be desirable for the target audiences to feel that more people are being punished. Questions were therefore asked to establish what proportion of people caught claiming more money from

benefits than they are entitled to are thought to be taken to court, be convicted or be imprisoned. Respondents were asked to answer using rough proportions, and we calculated the mean proportion of all fraudsters thought to be punished in each way. Table 27 does not, therefore, show proportions giving specific answers, but the proportion of all fraudsters thought to be taken to court, convicted or imprisoned.

**Table 27 Proportion of fraudsters perceived to be punished**

Base: All respondents <i>Table shows mean proportions thought to be punished</i>	General Public		National Claimants		Local Area Claimants	
	B (1998)	W2 (1889)	B (1412)	W2 (1439)	B (881)	W2 (904)
Taken to court	18	20	21	24	20	25
Convicted (i.e. receive a fine or community service)	18	20	20	24	19	25
Imprisoned	5	6	8	9	8	10

On average, around a fifth of those who are caught committing benefit fraud are thought to be taken to court, and similar proportions are thought to be convicted (i.e. receive a fine or community service).

Amongst the general public around one in twenty of those caught committing benefit fraud are thought to be imprisoned, but amongst claimants the perception is that this proportion is higher, with claimants thinking that around one in ten of fraudsters who are caught are imprisoned.

Amongst all sample groups, there have been significant increases since the baseline in the proportions of those who are caught committing benefit fraud who are thought to receive the punishments shown above. Those recalling or recognising campaign materials tended to think that higher proportions of fraudsters who are caught receive such punishments, perhaps suggesting that the campaign has been successful in making people think that more fraudsters are punished.

#### **7.3.4 Perceived prevalence of benefit fraud**

At both waves of the research, all respondents were asked what proportion of people on benefit they think are claiming more money than they are entitled



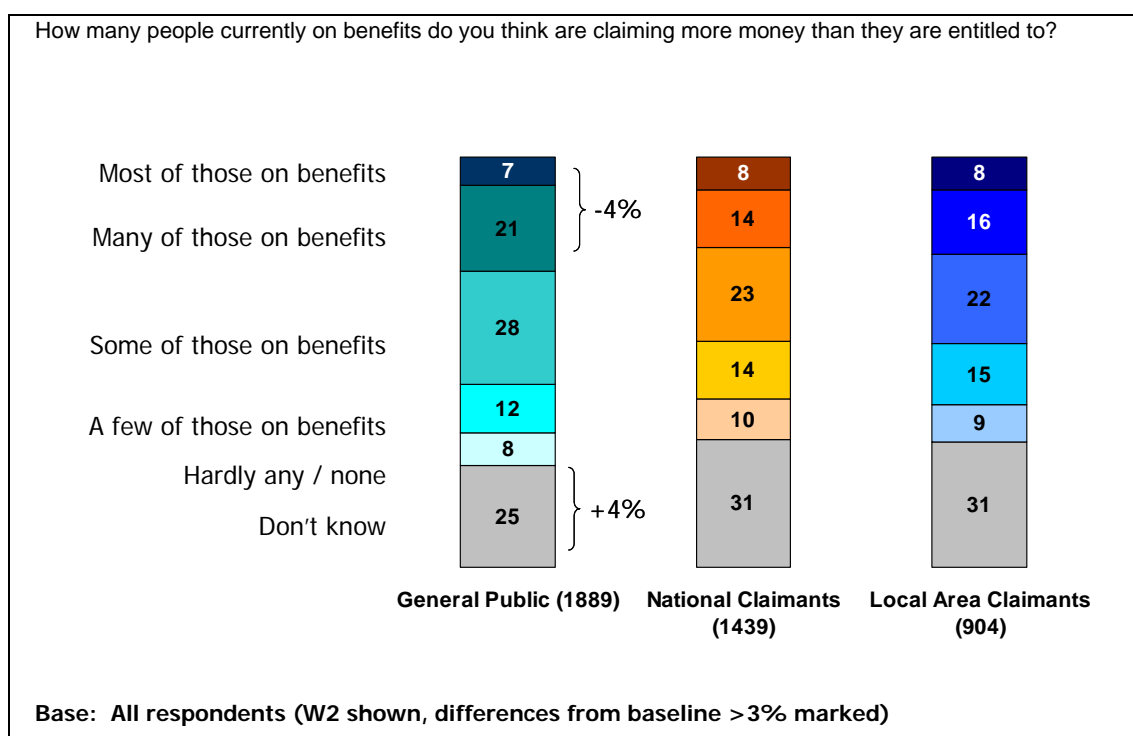
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to. Responses from wave 2 are shown in Chart 31, with differences from the baseline marked on the chart.

Around three in ten of the general public and a quarter of claimants think that many or most of those on benefits are committing benefit fraud. Responses to this question have remained largely unchanged since the baseline, although there has been a slight increase in the proportion of the general public thinking that many or most claimants are committing benefit fraud.

Similar responses were given by claimants and non-claimants, and there were no differences by the types of benefit claimed. However, those with high proportions of friends and family on benefits were more likely than average to think that benefit fraud is common: amongst the general public sample, 35% of those for whom all or most of their friends and family are on benefits thought that many or most claimants are committing benefit fraud, compared with 28% on average.

**Chart 31 Perceived prevalence of benefit fraud**



There does not appear to be a link between recall or recognition of the campaign and the perception that benefit fraud is prevalent, which is not surprising given that the campaign did not aim to raise awareness of the fact that benefit fraud is taking place, but instead sought to raise awareness of the risks and consequences of committing benefit fraud.

#### **7.4 Qualitative findings on the consequences of benefit fraud**

The qualitative research explored unprompted awareness of the consequences of benefit fraud, as well as fear of the consequences of fraud.

##### **7.4.1 Awareness of punishments for fraud**

The qualitative research found that the level of personal and local experience affects views of whether the most serious punishments, such as prison sentences, are imposed for benefit fraud.

Those with little personal or local experience of benefit fraud, or of the consequences of benefit fraud, are less certain in their knowledge of the likely punishments. Those with least experience had the perception that people caught committing benefit fraud could lose all their benefits or face a prison

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sentence. They also tended to think that only first time offences or less serious offences were likely to escape with a fine or community service.

Those with some degree of personal experience or knowledge of benefit fraud were less likely to think that benefits would be lost as a result of committing fraud, or that jail sentences would result for all but the most serious cases. Instead, they thought that punishments would involve paying back the amount claimed fraudulently, the imposition of a fine, or community service.

Those with most personal experience of committing fraud themselves, or who are living in communities where fraud is the norm, were likely to think that punishments were not very serious. Perceived likely punishments were paying back the amount claimed fraudulently, or a fine, in either case payable in manageable installments. A few had had personal experience of leniency in paying back installments on time, or had subsequently been excused from further punishment by a sympathetic judge.

*"A friend of mine, her dad did it years and years ago, like thousands and thousands. He's still paying for it now, about £2 a week or something. That was years ago."*

Women, IS, Suspect, 18-35, London

#### **7.4.2 Effectiveness of campaign messages about consequences**

There was evidence from the qualitative research that fear and awareness of the consequences of benefit fraud is raised overall by the campaign. However, the messages relating to specific punishments were not always recalled at the spontaneous level. As described in section 4.5.2, the primary messages from the campaign relate to the fact that benefit fraud is a crime, and that the Government will take action. However, the messages relating to the interview under caution and criminal record, although noted and recognised by most, are less often mentioned at the spontaneous level.

The campaign appears to deliver a more general message about the seriousness of benefit fraud, and the fact that the government is clamping down, with not all participants attending to the specific messages about punishments.

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*"They're trying to get the point across to you. Don't do it because you'll be caught or you could be caught. It's just making you look over your shoulder all the time, being aware, really."*

Women, IS, Suspect, 18-35, London

*"It just made me feel that they must realise that a lot of people actually are getting away with it and they are trying to let people know that we're cracking down on it now."*

Men, Black Caribbean, IS, 30-55, Birmingham

### **7.4.3 Fear of consequences of benefit fraud**

After being asked for spontaneous comments, participants in the qualitative research were shown the campaign, and made aware where necessary that people committing benefit fraud face an interview under caution or a criminal record.

Their level of fear of these consequences depended on individual circumstances. For women, especially those with children, there was a great deal of fear of a criminal record, or an interview under caution. In addition, social shame which would be felt as a result of getting caught represented a strong deterrent.

*"It does make you think. Well, it makes me think. You could get caught! And then you've got a criminal record or you could do time."*

*"Standing there in court. It's embarrassing. Like the way they look at you... It would be like you've done something really bad."*

Women, IS, Suspect, 18-35, London

*"...it's not worth it. You may gain one week - you might get £20, £30, £40 - but to what cost the next week? If I'm claiming benefits and I go out and work to get extra money then I'm actually committing fraud and I'm actually putting at risk the money, the income, as in Income Support, that I do have every week... That's probably more stressful than thinking of where am I going to find my daughter's coat for the winter!"*

Woman, Lone parent, Suspect, IS, London

*"The criminal record bit is the scary bit - the idea it will stick with me for life."*

For those with a strong desire to work in the future, the idea of a criminal record was a strong deterrent, as it would be known to potential employers and prejudice opportunities. Similarly for older people, and those with more traditional values, the punishments described in the campaign are worrying and a deterrent.

*"There would be quite a lot of people out there who would be worried about it.  
I certainly would not like it"*

Men, IS, Suspect, 36-55, Glasgow

Less fearful are those who feel most trapped in their situation as benefit claimants and are therefore less conscious of the potential impact on their future that a criminal record would bring. Those who have had previous convictions for fraud, or know people who have had a conviction also tend to be less fearful. This is due both to disbelief that these punishments will be carried out, and the view that the punishments are not serious enough to represent a deterrent.

*"I don't care. Give me a criminal record. I'm still going to earn my cash on the side. If they take me off benefits for doing it then I'm just going to have to do more things to get money on the side... I can't get a job anyway, so it doesn't really matter."*

Woman, Lone parent, Suspect, IS, London

A number had had previous convictions and served jail sentences, and were not deterred by a criminal record. For this group, when asked what would deter them, financial consequences such as loss of benefits were the only deterrents identified.

*"I would rather go to prison for 2 days than pay it all back."*

Women, IS & JSA, Suspect, 36-55, Birmingham

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However, although this group were not deterred specifically by these consequences, the campaign did succeed in raising anxiety about getting caught across the board.

*"It's enough to make you think. If you see an advert like that and then someone says, 'Would you like to, you know, come and do a day's work for me to-morrow?' ... You'd have to think about that one, wouldn't you? If they played that over and over again on the telly all evening you might not jump up in the morning ready to stick your trainers on and go and earn a few quid!"*

Woman, Lone parent, Suspect, IS, London

## **7.5 Summary**

The consequences of getting caught were commonly mentioned by respondents when describing the advertising they had seen about benefit fraud: in particular mentions of an interview which was perceived to be in a police room were mentioned by around one in ten of all respondent groups.

Having seen the advertising, around a fifth of all sample groups spontaneously recalled the message that you may be prosecuted, and when prompted two fifths of claimants thought that the campaign showed that the penalties for benefit fraud are not worth the risk.

There have been significant declines in the proportions of all sample groups agreeing 'if people do get caught, the penalties are not that bad' (from 51% of claimants at wave 9 of the previous campaign tracking to 38% at wave 2), and an increase in the proportion agreeing that 'the Government is committed to punishing those who abuse the benefits system' (from 59% of claimants at the baseline to 65% at wave 2, although it has not returned to the previous high level of 71% at wave 9 of the previous campaign tracking).

The advertisements mention some of the potential punishments for benefit fraud, and in order to assess the extent to which respondents are picking up on these issues, all were asked which punishments people are likely to receive if they are caught claiming more money from benefits than they are entitled to. Repayment of overpaid benefits was the most commonly mentioned punishment at both waves, although non-claimants were less likely than claimants to mention this. Around a quarter of all sample groups thought

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that benefit fraudsters would be imprisoned, and there were significant increases in the proportions of claimants mentioning this in comparison with the baseline.

Although a taped interview under caution was shown on the advertisements, relatively few respondents spontaneously mentioned this as a punishment for benefit fraudsters.

When asked what *should be* the punishment for benefit fraud, all sample groups felt that the penalties are somewhat too lenient. For example while a fifth of the general public thought that the maximum penalty for benefit fraud was imprisonment, three in ten thought that the maximum penalty should be imprisonment.

Between a fifth and a quarter of those who are caught committing benefit fraud are thought to be taken to court, and similar proportions are thought to be convicted. One in ten of fraudsters caught are thought to be imprisoned. Across all sample groups, there have been significant increases since the baseline in the proportions of those caught committing benefit fraud who are thought to receive these punishments. Those exposed to the campaign tended to think that higher proportions of fraudsters are punished.

The qualitative findings suggest that fear of the consequences of fraud is strongly related to personal experience. Those with most personal experience tend to have less fear of the consequences of fraud, citing personal experience of leniency for those caught. Others tend to perceive that the penalties are more serious, and have more fear of the consequences in general. In particular, a criminal record was feared by those hoping to work in the future, as it would be likely to limit prospects. Social shame resulting from being caught was also a concern, particularly for women.

The specific campaign messages about consequences tended to be secondary to the general 'no excuses' and risk messages, with slightly less recall of the criminal record and interview under caution aspects of the campaign. However, there was evidence from the qualitative research that the campaign raised anxiety about getting caught amongst all groups.

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## 8 BME Claimants

### 8.1 Quantitative findings

Throughout this report, we have discussed differences between white and BME claimants in terms of campaign awareness, and views and perceptions of benefit fraud. Key differences are summarised below.

#### 8.1.1 *Profile of BME claimants*

Black and Minority ethnic groups account for one in six of all claimants of IS or JSA (17%<sup>6</sup>), and were represented in this proportion in our claimant samples. Reflecting the profile recorded in the claimant count, a quarter (26%) of BME respondents in the survey were Black-Caribbean, 16% were Black- African, 16% were Pakistani and 16% from other ethnic groups.

Compared with white claimants, BME claimants were more likely to be:

- Younger: 38% were aged 18-34, compared with 22% of white claimants
- Male: 49%, compared with 43% of white claimants
- Single: 43% compared with 34% of white claimants
- Have children in their household: 51%, , compared with 33% of white claimants
- Social grade 'E' : 79%, 64% white claimants
- Claiming JSA (21%, 11% white claimants)

BME claimants were less likely than white claimants to be claiming Housing Benefit and/or Council Tax Benefit (71%, compared with 82% of white claimants). BME claimants were also less likely to be surrounded by others

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<sup>6</sup> Source: Claimant Count, November 2006

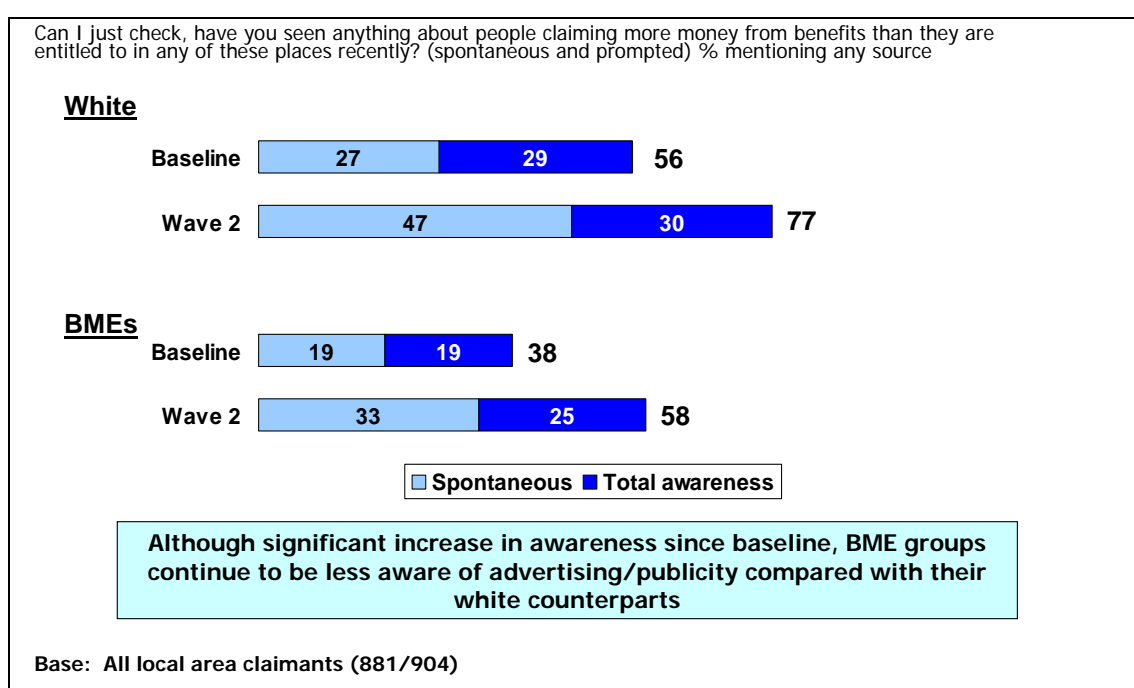


on benefits: while 27% of white claimants said that all or most of their friends or family were on benefits, only 16% of BME claimants said this.

### 8.1.2 Campaign awareness and recognition

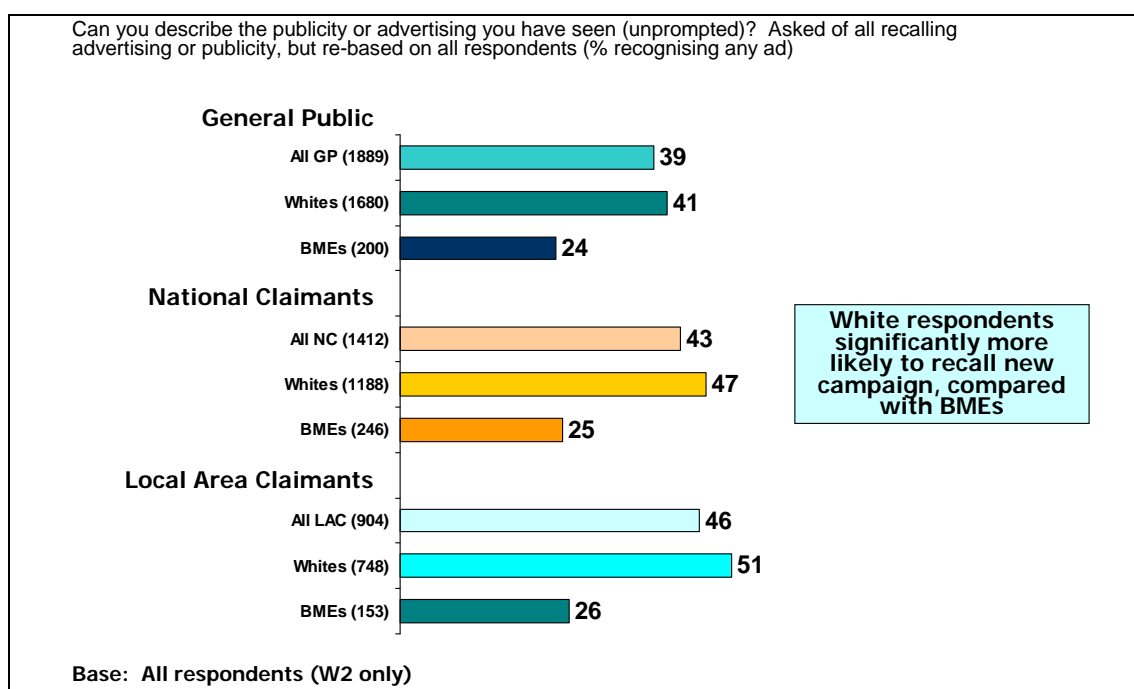
BME claimants were less likely than their white counterparts to be aware of the campaign (either spontaneously or after prompting, see Chart 32). Although there were significant increases in spontaneous and total awareness of the campaign at wave 2, BME claimants remained significantly less likely than white claimants to say that they had been exposed to the campaign.

**Chart 32 Campaign awareness: White and BME claimants**



With this in mind, it is not surprising to note that levels of proven recall were significantly lower amongst BME respondents compared with white respondents, across all sample groups (Chart 33).

**Chart 33 Proven recall: White and BME claimants**



When shown campaign materials and asked if they recalled seeing them recently, BME claimants were again less likely than white claimants to say that they had been exposed to the campaign. Only 73% of BME claimants at wave 2 said that they recognised at least one of the ads that they were shown, compared with nine in ten (90%) of white claimants.

The main difference appears to be driven by lower levels of recognition of TV advertising: while 83% of white claimants recognised at least one of the TV ads they were shown, only 60% of BME claimants did so. Levels of recognition of poster or press advertising were no lower amongst BME claimants than amongst white claimants: perhaps indicating that media other than TV could be useful in conveying specific messages to an audience of BME claimants.

### **8.1.3 Views of the campaign**

BME claimants were less likely than white claimants to say that the campaign conveyed key messages to them, and significantly more likely to say that they did not know what key messages the ads were trying to tell them (only 4% of white claimants answered don't know, compared with 13% of BME claimants: see Table 28). However, it is difficult to disentangle the extent to which this

lower level of engagement and understanding is because BME claimants were less likely to have been exposed to the campaign, as those with no campaign recall, and those who did not recognise any of the campaign ads were actually more likely than BME claimants to say that they did not know what messages the campaign was aiming to convey (17% and 26% respectively, see Table 21). The qualitative research described below gives further indication as to how the campaign is communicating specifically with BME claimants.

**Table 28 Main messages communicated by campaign: White and BME claimants**

Base: All local area claimants at W2	<b>White Claimants (750) %</b>	<b>BME claimants (150) %</b>
Abusing the benefit system is a crime	76	68
The Government is cracking down on benefit fraud	59	44
Benefit fraud is a form of theft	54	38
There are no excuses for committing benefit fraud	48	33
If you commit benefit fraud you will get caught	48	38
The penalties for benefit fraud are not worth the risk	47	29
Not informing DWP of a change in your circumstances is breaking the law	43	31
It is easy for benefit fraud to be detected	31	20
Lots of people get caught for benefit fraud	31	31
Don't know/unsure	4	13

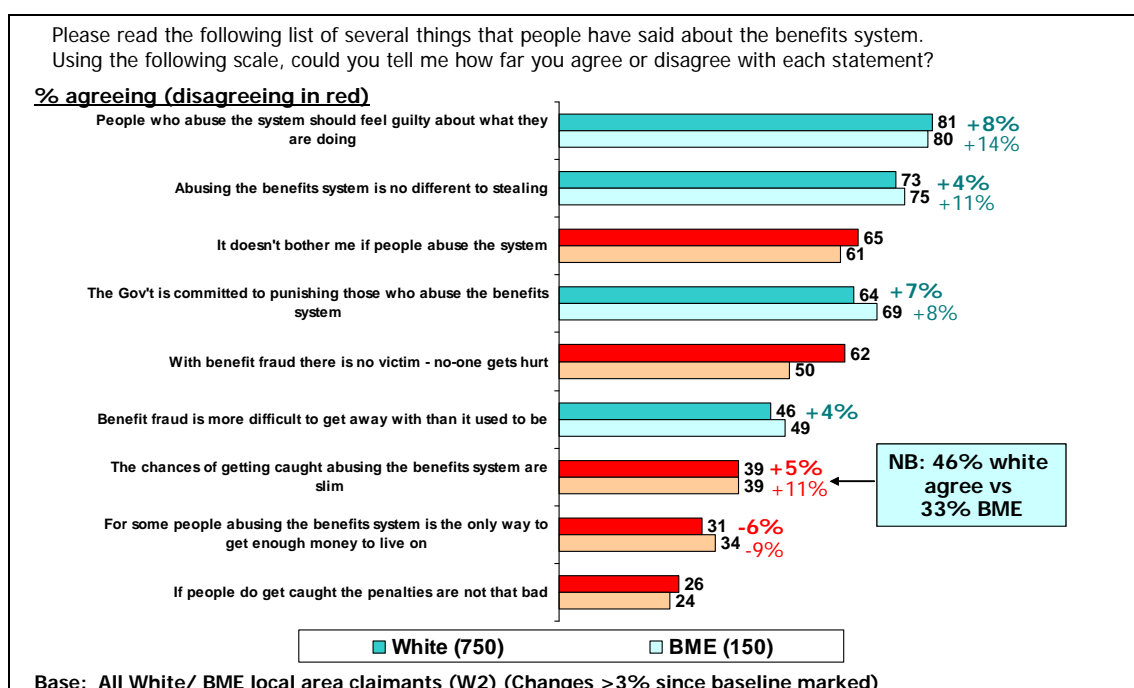
#### **8.1.4 Views of benefit fraud**

Data at the baseline indicated generally lower levels of engagement amongst BME respondents (claimants and non-claimants) on the subject of Benefit Fraud. In particular, BME respondents were more likely than white

respondents to answer don't know when asked about benefits in general, or about benefit fraud.

By wave 2, some of these differences were no longer apparent, as the proportion of BME claimants expressing an opinion on the subject increased. However, there were still key attitudinal differences between white and BME claimants, as shown in Chart 34. The bars on the chart in blue show the proportions agreeing with each statement, and the bars in red show the proportions disagreeing with negative statements.

**Chart 34 Attitudes towards Benefit Fraud: white and BME claimants**



At wave 2, BME claimants were significantly less likely than white claimants to disagree that benefit fraud is a victim-less crime, and were also less likely to agree that the chances of getting caught committing benefit fraud are slim. Other than this, attitudes were broadly similar, although throughout the interview BME claimants were more likely than their white counterparts to answer questions with a 'don't know' response.

## 8.2 Qualitative findings

This section of the report describes qualitative findings specific to the BME sample. Although there were considerable similarities with the white sample, some key differences were found, and these are described here. In addition,

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some suggestions are made as to the reason for differences found in the quantitative tracking.

## **8.2.1 BME groups: about the lives of claimants**

This section describes some key characteristics of the attitudes, mindsets and circumstances of some subsets of the BME sample. However, the picture is far from straightforward as regards building a profile of BME claimant context. For BME claimants there is a complex interplay of traditional and modern influences, as well as a multiplicity of cultural, religious, socio-economic and situational factors which influence mindset. The profiles represent a snapshot of some key groups rather than a complete picture.

### **8.2.1.1 Pakistani men**

Traditional cultures and religious heritage create a taboo around claiming especially for members of the Pakistani community. For Pakistani men in particular, religion and respect for tradition means that claiming benefits can create a social stigma. The following quote sums up the general attitude towards claiming benefits:

*"My attitude is that benefits are there to help you get out of poverty not to let you sit on your backside and do nothing."*

Pakistani men, 18-29, Oldham

*"For the Muslims, it's not fair to claim benefits. It's called Haram income. It's not income that we can justify religiously in front of God on the day of judgement, so... Muslim communities, and some other religions as well, they can not justify the money they are getting if they are getting it through fraud. They can't justify it in front of the Gods."*

Pakistani men, 36-55, Glasgow

However, the battle to find legitimate work in a respectable job, coupled with the easy availability of cash in hand work within the community can present some with a difficult choice. This leads to the inevitable struggle between moral condemnation of fraud and the need for extra money.

*"Some people try and get a job and they want a job but can't get one and are therefore forced to do cash in hand work to get extra money."*

*"There are so many people signing on now and you just get sick of not being able to find a job."*

Pakistani men, 18-29, Oldham

There is an overwhelming sense of helplessness, while on one hand unable to secure a job despite a university qualification and on the other facing criticism from community elders for not working. Indeed, there is a feeling that 'everyone knows it goes on' but there is a reluctance to discuss it openly for fear of the shame. It is as well to remember that in a culture where arranged marriages are still the norm, the choice of prospective partners will be narrow while still on JSA or IS. Indeed once married, the cultural pressure to be the breadwinner and provide for a family will be more acute and perhaps cash in hand jobs to supplement ones benefits can be considered a necessary evil.

*"I think working and claiming at the same time is the worst kind of benefit fraud but sometimes you are forced to because there is no other work"*

Pakistani men, 36-55, Glasgow

While there is condemnation of certain types of benefit fraud, there was some sympathy for not declaring one's savings. This was considered hard earned money that was being put away for emergencies such as a family wedding or an urgent or sudden trip to the sub continent which would often require large amounts of money instantly.

#### **8.2.1.2 Black Caribbean men**

With Black Caribbean men and to some extent, Black African men, there is a strong feeling that the system has let them down and that it appears to favour others at their expense. There was also a feeling that society in general views them with suspicion and that racism steals job opportunities from them. So no matter how many jobs they apply for or how many interviews they attend they have become used to rejection by prospective employers.

*"Every time you get an application form to say your race, your colour. I know I ain't going to get the job when I put Jamaican down."*

Black Caribbean men, 31-55, Birmingham.

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Cash in hand work is locally available and participants alleged that fiddling the system is endemic and a “matter of survival for people like me.”

*“When you go straight you’ll never make it.”*

Black Caribbean men, 31-55 Birmingham

There is also a pressure to provide for families even though some voiced concerns that women were better off living on their own than co-habiting or living as a married couple.

*“Most of the women want to be on their own. They’re not living with the baby[s] father.”.*

Black Caribbean men, 18-29, London

*“At the end of the day you want a job to pay your rent and so on, you’re not getting that, your kids need things, your missus needs things. What are you going to do? What are you supposed to do?”*

Black Caribbean men, 31-55, Birmingham

### **8.2.1.3 African Women**

Amongst African women, being on benefits is seen as a temporary phase. They are aspirational both for themselves and for their children. Education and training opportunities are important for their long term goals and they aspired to work in well paid jobs.

There is frustration with what they see as an inflexible system that requires one to claim IS or JSA before one can claim the benefits that are actually required e.g. Council tax rebate or housing benefit. This is often seen as a barrier to taking up low paid work.

There is an overwhelming view that the system penalises single parents and does not give them the incentive to work.

*“If you were able to claim individual benefits then a lot of people would take low paid work if they could claim council tax and housing benefit. The normal living expenses of travel and lunch money make it really difficult to survive on low paid work”*

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*"When I was working I had to pay for everything but then when I was sitting on my butt they were paying for everything for me."*

African women, lone parents, 18-35, London

They also express uncertainty about long term relationships and co-habiting, and the negative impact that this can have on their emotional and financial well being. There is a strong defence of a single woman's right to look after her own needs and those of her children.

*"There are people who have partners who come and go. Boys nowadays you know. They say they're going to be there but then they're gone. The woman needs to stand up for herself and needs to look out for herself. So there's no point in telling people."*

African women, lone parents, 18-35, London

Perhaps it is no surprise that African mothers in South London are fearful for their child's safety. They expressed a strong need to stay at home instead of going out to work in order to be there for school age children as long as possible because of the drugs and gang culture that prevails locally.

*"You can't do that extra job that you want because you have to stay at home to be there for the kids so that they don't end up as some statistic out there. Like some hoodie."*

African women, lone parents, 18-35, London

They have the attitude that the system is too lenient and easy to defraud.

Whilst having a relaxed attitude to doing cash in hand work and not declaring live-in partners, they are less sympathetic towards people who commit identity fraud to access state benefits. In particular, those claiming benefits for children who do not live in the country or people claiming benefits using the National Insurance details of people who are out of the country – with or without their knowledge.

*"I think England is too lenient. I spent a lot of time in Europe in Holland and Germany and you can't get access to services that easily there. In this country you can get access to hospital and benefits really easily. They need to have a system to stop people abusing the system."*



### **8.2.2 BME engagement with the campaign**

There was slightly less spontaneous recognition of the campaign amongst older Indian, Pakistani and Black African participants. This could be for a number of reasons, including:

- Lack of engagement with advertising generally
- Lack on engagement with the campaign specifically

On the first point, a lack of engagement with advertising generally, the Government Communications network (GCN) notes that “older age groups, particularly older Asian people, are not used to the advanced advertising approaches used in many modern campaigns. Older Indian, Pakistani and Bangladesh people, especially those who speak little or no English, tend to prefer straightforward adverts.” So realistically, one would not expect sophisticated mainstream advertising to reach non-English speakers to the same extent as the mainstream population, unless there is a strong visual element or perhaps an attempt to cross over to another culture.

Thinking about a lack of engagement with this campaign advertising specifically, this could be attributed to a lack of empathy with the characters, and the feeling that they could not identify with them, for example, their ethnic background or the clothes they were wearing.

*“Do they look like people who sign on? Down the job centre it's Black people, Asian people.”*

Black Caribbean Men, 31-55, IS, Birmingham

*“There are no Black or Asian faces in the ads – it's not a true picture.”*

Indian women, lone parents, 18-35, London

There was no apparent reason for BME respondents to notice the advert as it did not appear to be directed at them in particular. There is an argument that perhaps some adverts need to be made relevant to some BME communities by appearing in the right media channels i.e. Black and Asian TV channels

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and print media. The following quote encapsulates the general disengagement with advertising amongst some BME communities.

*"Some of the people (BMEs) don't watch advertising. Some people don't bother what's going on the billboards. Some of them might think why should they bother, or just ignore it."*

Pakistani woman, lone parent, IS, Birmingham

Indeed, older Asian audiences in particular prefer clear messages, where the advertising is unambiguous and direct.

However, it is still worth considering the importance of language. The language of the campaign and the emphasis on the powerful strapline appears to exclude non English speakers who may not have the same grasp of the vernacular and therefore the impact of "no ifs no buts" is weakened even though they may be fully able to read it. While this was likely to be recalled in the groups of older Asian participants, it was only recalled by those who spoke English fluently. It was generally found that if there was little or no fluency in English then there was lower understanding of the campaign message as its main strength appears to be the resonance of the strapline.

*"Maybe it's because they don't do it in the right languages. Especially the places where they can't read English"*

Pakistani woman, lone parent, IS, Birmingham

*"I think if they advertise in the right languages like Punjabi, Gujarati, Hindi and Urdu then more people will understand it more easily. If you understand it easily then it strikes you"*

Indian men, 30-55, IS, London

In an effort to be more inclusive and appeal to all there was a suggestion that the adverts could feature more Black and Asian characters. When challenged with the notion that this could potentially be seen as racist, most felt that they would not be offended to see Black or Asian characters.

*"I don't see it as a black white thing. Everybody does it. They work the system."*

Black Caribbean men, 18-29, London

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Indeed, one of the characters in the advertising was identified on several occasions as being of mixed parentage.

*"You notice the ones you identify with. I notice a mixed race girl."*

Black Caribbean men, 30-55, IS, Birmingham

However, apart from the general communication of the message, there appears to be an underlying disengagement with the concept of the campaign. This may in part be a sense of denial that it occurs in BME communities or indeed a feeling that BME communities appear to be scapegoats for anything that goes wrong in society.

Some of the focus groups uncovered feelings of helplessness and powerlessness that prevailed amongst some young men who were trying to pursue careers that had been promised to them by higher education. Added to the burden of student debts, some face discrimination in the employment market and feel abandoned by Jobcentre Plus staff who appear not to want to help them find employment. They see less deserving people and ex-offenders getting away with benefit fraud and this perhaps impacts on their tolerance towards benefit fraud and the message of the campaign.

The quantitative survey uncovered a general reticence amongst members of BME communities to discuss benefit fraud. While this was mirrored to some extent during the recruitment stage of the qualitative research, it was generally the case that once the moderator had built up a rapport with the participants, views about benefit fraud were aired very freely. When asked why some members of BME communities appear reluctant to discuss it, a number of reasons were suggested by respondents:

- Sense that by discussing it too openly with a stranger they may unwittingly implicate a family member or friend so it would be wiser to stay quiet on the matter: this was not mentioned by white respondents.
- The fear that they might be misunderstood or their opinions may be taken out of context if they aren't able to explain themselves properly due to language issues.

*"They may be reluctant in case they give anything away."*

---

Indian men, 30-55, IS, London

The reason for reticence amongst the Black African community was slightly different in that they may have felt that they were likely to be the subject of suspicion.

*"When you think of fraud it's more targeted to Nigerians and that could be why black people are more careful when they're asked about it. They could be thinking – this is it."*

African men, 18-29, JSA, London

---

### **8.2.3     *BME groups: summary of key differences***

The survey showed that BME claimants were less likely than white claimants to have been exposed to the campaign. In particular, recognition of TV advertising was lower amongst BME claimants, although they were no less likely to have seen ads on posters or in the press: perhaps indicating that posters and press would be effective media for communicating with BME claimants on issues surrounding benefit fraud.

Broadly speaking, BME claimants held similar views on benefit fraud as white claimants, although BME claimants were more likely to give a don't know response.

The qualitative research showed that the views and rationales of BME groups tend to reflect other groups with some key differences.

Religion and traditional cultures had the impact of creating a taboo around claiming benefits for some, in particular surrounding the need to provide for the family. This was particularly the case for older people, and was more diluted for those who are younger or more distant from traditional values.

However, traditional cultures also had the impact of de-stigmatising the notion of cash in hand work for some, as it represents following the work ethic. For many, cash in hand work takes place within the community, and is accessed via family and friends.

For some BME groups, Discrimination by potential employers and the resulting sense of reduced opportunities provides a greater justification for bending the rules.

In general, there is a good awareness of the campaign with views reflecting those of other groups. However, the slightly lowered awareness could be explained by the fact that older Asians are more likely to watch Asian channels on satellite or cable TV, that there is less empathy with the characters, and that interest in and comprehension of some styles of advertising is lowered.

The lowered engagement with the survey could be explained in terms of the importance of trust within communities, making some more reticent to discuss

---

the issues, and generally increased suspicion of the government and institutions in general.

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**Appendices:**

A: Questionnaire

B: Technical details for Random Location Sampling

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**APPENDIX A**  
**J451151 TBF ANNOTATED QUESTIONNAIRE v5 – FINAL VERSION – 31/01/07**  
**(Post-stage)**

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**RLO – INTRODUCTION:**

I have some questions about people's understanding of and attitudes to the benefits system. We would be interested in your views (even if you have no direct contact with the system).

- Your name and individual details will remain confidential to the research company and will not be revealed to the Department for Work and Pensions (DWP) or any other organisation
- INTERVIEWER ADD IF NECESSARY: DWP was previously known as DSS (Department for Social Security) and DHSS (Department for Health and Social Security)

**AD HOC CLAIMANTS - INTRODUCTION**

Good morning/afternoon/evening, my name is ..... I am from GfK NOP, an independent market research company.

We are conducting a survey in the area about people's understanding of and attitudes to the benefits system and would be interested in your views (even if you have no direct contact with the system).

- Your name and individual details will remain confidential to the research company and will not be revealed to the Department for Work and Pensions (DWP) or any other organisation
- INTERVIEWER ADD IF NECESSARY: DWP was previously known as DSS (Department for Social Security) and DHSS (Department for Health and Social Security)

---

**SCREENER QUESTIONS:**

First of all, some background questions.....

**A: IDENTIFYING CLAIMANTS**

- S1. Firstly may I check, which of these benefits if any, do you yourself currently receive?  
*PROBE Any others?*

**SHOW CARD A. CAN MULTICODE**

- 1. Income Support**
2. Working Families Tax Credit (previously called Family Credit)
3. Child Tax Credits
- 4. Housing Benefit**
- 5. Jobseeker's Allowance**
6. Incapacity Benefit
7. Disability Living Allowance
8. Disabled Person's Tax Credit (previously called Disability Working Allowance)
9. Social Fund
10. Child Benefit
- 11. Council Tax Benefit**
12. Attendance Allowance
13. Carer's Allowance (formally known as Invalid Care Allowance)
14. Other (please specify)

-----  
NONE OF THESE

**- GO TO S1b**



---

ASK IF "NONE OF THESE" OR IF NONE OF CODES 1,4,5,11 AT S1:

S1b. Does anyone else in your household aged 18 or over receive any of these benefits, any of the benefits highlighted in bold on this list?

Yes **- TRANSFER / ARRANGE APPOINTMENT**

-----  
No / DK **- CLOSE INTERVIEW**

ASK ALL:

S2. Please could you tell me your age, last birthday?

(WRITE IN, AGE 18-99) – **GO TO Q1**

-----  
REFUSED **- ASK S2b**

**IF REFUSED AT S2:**

S2b. INTERVIEWER -ESTIMATE AGE GROUP OF RESPONDENT

READ OUT IF NECESSARY. SINGLE CODE

18-24  
25-34  
35-44  
45-54  
55-64  
65-74  
75+

---

**READ OUT FOR ALL:**

Please note that nothing you say throughout this survey will affect your entitlement to benefits.

**B: KNOWLEDGE OF OTHERS ON BENEFITS**

ASK Q1 FOR EITHER INCOME SUPPORT (S1 CODE 1) OR JSA (S1 CODE 5); IF NONE OF THESE HELD, ASK ABOUT EITHER HOUSING BENEFIT (S1 CODE 4) OR COUNCIL TAX BENEFIT (S1 CODE 11) –RANDOMISE SELECTION; IF NONE OF THESE BENEFITS HELD, SKIP TO Q2a:

Q1. How long have you been receiving (**BENEFIT FROM S1**)?

SHOW CARD B. SINGLE CODE

- 01. Less than 3 months
- 02. 3 to 6 months
- 03. 7 to 12 months
- 04. 1 to 2 years
- 05. 3 to 5 years
- 06. 6 to 10 years
- 07. Longer than 10 years

Don't know/can't remember  
Refused

ASK ALL:

Q2a. Thinking about the following types of benefit in this list, what proportion of people you know, including family, friends and neighbours, would you say are currently claiming any of these benefits?

---

SHOW CARD C

- Income Support
- Housing Benefit
- Jobseeker's Allowance
- Council Tax Benefit

Would you say....

**SINGLE CODE**

- 01. Almost everyone I know
- 02. Most people I know
- 03. Some people I know
- 04. Only a few people I know
- 05. Nobody I know
- DON'T KNOW (DO NOT READ OUT)

**C: RELATIVE SERIOUSNESS OF BENEFIT FRAUD**

ASK ALL

Q4. Some things that people do are seen as being more wrong to some people than to others. I'm going to read out a list of different activities, and I'd like you to tell me how wrong you personally think each of these is:

So, on a scale of 1 to 10, where 10 means "this is wrong all of the time, regardless of the circumstances" and 1 means "this is acceptable in some circumstances", how wrong do you think each of the following are:

**INTERVIEWER - Q4 – Q7 ARE SELF COMPLETION (PASS CAPI MACHINE TO RESPONDENT TO COMPLETE)**

**DUMMY QUESTION – assist respondent in completing this first question**  
Q4x - Allowing a dog to foul the pavement without clearing the mess up

ROTATE ORDER

- (a) Avoiding paying the right amount of income tax
- (b) Bringing cigarettes into the country to sell on, without paying tax duty
- (c) Burglary from someone's home
- (d) Car theft
- (e) Claiming more from the benefits system than you are entitled to
- (f) Dropping litter
- (g) Graffiti
- (h) Mugging
- (i) TV licence fee evasion
- (j) Owning and driving a car with no insurance**

**ROTATED. SINGLE CODE:**

- 1 – Acceptable in some circumstances
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Wrong all of the time, regardless of the circumstances
- DON'T KNOW

---

**ASK ALL:**

Q5. In general, how many people currently on benefits do you think are claiming more money than they are entitled to?

**ROTATED. SINGLE CODE**

Most of those on benefits  
Many on those on benefits  
Some of those on benefits  
A few of those on benefits  
Hardly any or none of those on benefits  
DON'T KNOW

**ASK ALL:**

Q6. And in general, 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?

**ROTATED. SINGLE CODE**

Very easy  
Fairly easy  
Neither easy nor difficult  
Fairly difficult  
Very difficult  
DON'T KNOW

**D: ATTITUDES TO BENEFITS SYSTEM**

Q7. 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?

**ROTATED. SINGLE CODE**

Agree strongly  
Agree slightly  
Neither agree nor disagree  
Disagree slightly  
Disagree strongly  
DON'T KNOW

**STATEMENTS ROTATED**

...the chances of getting caught abusing the benefits system are slim  
...if people do get caught the penalties are not that bad  
...for some people abusing the benefits system is the only way to get enough money to live on  
...abusing the benefits system is no different to stealing  
...Benefit fraud is more difficult to get away with than it used to be  
...the Government is committed to punishing those who abuse the benefits system  
...with benefit fraud there is no victim, no one gets hurt  
...it doesn't bother me if people abuse the system  
...People who abuse the system should feel guilty about what they are doing

<p><b>This is the end of the self-completion section; PLEASE ASK RESPONDENT TO HAND CAPI MACHINE BACK TO YOU, IF THEY HAVE NOT ALREADY DONE SO.</b></p>
---

---

**ASK ALL:**

Q8. What punishment do you think someone is likely to receive, if they get caught claiming more money from benefits than they are entitled to?

***DO NOT PROMPT, CAN MULTI CODE***

Imprisonment  
Community Service  
A taped interview under caution  
A fine  
Paying back overpayment of benefits  
Loss of all future benefits  
Reduction in future benefits  
Having their name made public (e.g. in local press)  
No punishment at all  
Other (specify)  
DON'T KNOW

Q8a. DELETED

**ASK ALL:**

Q9.

- I. What proportion of people caught claiming more money from benefits than they are entitled to, do you think are taken to court?
- II. What proportion of people caught claiming more money from benefits than they are entitled to, do you think are convicted, i.e. receive a fine or Community Service?
- III. And what proportion of people caught claiming more money from benefits than they are entitled to, do you think get the maximum penalty, which is imprisonment?

***SHOW CARD D. SINGLE CODE***

01. None
- 02. Less than 5%**
03. Between 5-10%
04. Between 11-20%
05. Between 21-50%
06. More than 50%
- DON'T KNOW

---

**ASK ALL:**

Q9a. Benefit fraud is where people claim more money from benefits than they are entitled to. It can happen when someone gives false information to DWP or Jobcentre Plus, or does not provide them with up to date information when their circumstances change.

What types of change in one's circumstances that are not declared to DWP or Jobcentre Plus, do you think constitute benefit fraud?

***DO NOT PROMPT, PROBE FULLY, CAN MULTICODE***

People not declaring to DWP/ Jobcentre Plus that they are now working when they have started a new job  
People not declaring to DWP/ Jobcentre Plus any income from casual / occasional work  
People not declaring to DWP/ Jobcentre Plus any income from other sources  
People not declaring to DWP/ Jobcentre Plus any savings or declaring the incorrect amount of savings  
People not declaring to DWP/ Jobcentre Plus that a partner has moved in  
People not declaring to DWP/ Jobcentre Plus that a child has left home  
People not declaring to DWP/ Jobcentre Plus that they receive other benefits  
Other (specify)  
DON'T KNOW

***E: AWARENESS OF BENEFIT FRAUD ADVERTISING / PUBLICITY***

Q10a. Have you seen or heard anything recently about people who claim more money from benefits than they are entitled to?

Yes     **- ASK Q10b**

-----  
No       **- GO TO Q10c**

*ASK IF YES AT ANY OF Q10a:*

Q10b. Where did you see or hear about this / these?

***DO NOT PROMPT. CAN MULTICODE***

01. TV advert
02. TV programme
03. Newspaper
04. Magazine
05. Radio
06. Poster on bus
07. Poster in Benefits Office/Job Centre/Social Security office/Local Authority
08. Poster site/billboard
09. Poster in a washroom / pub toilet
10. Poster at Bingo
11. Poster in a betting shop
12. Poster elsewhere
13. Leaflet through door
14. Leaflet in Benefits Office/Job Centre/Social Security Office/Local Authority
15. Letter from DWP/Benefits agency/Job Centre Plus/Local Authority
16. Told by staff in Benefits Office/Jobcentre/ Job Centre Plus/Social Security Office/Local authority
17. Web site
18. Beer mat in pub / bar
19. "Love Cheats" photo story
20. Horoscope feature in magazine
21. Elsewhere (please specify)
22. DK/CR

---

ASK ALL.

Q10c. Can I just check, have you seen anything about people claiming more money from benefits than they are entitled to, in any of these (other) places recently?

**SHOW CARD E. CAN MULTICODE**

01. TV advert
02. TV programme
03. Newspaper
04. Magazine
05. Radio
06. Poster on bus
07. Poster in Benefits Office/Job Centre/Social Security office/Local Authority
08. Poster site/billboard
09. Poster in a washroom / pub toilet
10. Poster at Bingo
11. Poster in a betting shop
12. Poster elsewhere
13. Leaflet through door
14. Leaflet in Benefits Office/Job Centre/Social Security Office/Local Authority
15. Letter from DWP/Benefits agency/Job Centre Plus/Local Authority
16. Told by staff in Benefits Office/Jobcentre/ Job Centre Plus/Social Security Office/Local authority
17. Web site
18. Beer mat in pub / bar
19. "Love Cheats" photo story
20. Horoscope feature in magazine
21. Elsewhere (please specify)  
DK/CR  
NONE OF THESE

**IF NO AT Q10a AND DK/CR or NONE AT Q10c SKIP TO Q11**

Q10d. You said you had seen publicity or advertising. Please can you describe this to me?

**PROBE FULLY**

**INTERVIEWER - YOU MUST RECORD AS MUCH DETAIL AS POSSIBLE HERE, ESPECIALLY IN TERMS OF WHAT THE ADVERTISEMENT LOOKED LIKE AND WHAT IT SAID**

*What did it look like?*

*What did it show or say?*

(write in)

Q10e. What do you think was the main message of this publicity or advertising?

PROBE FULLY: What do you think it was trying to tell you?

(write in)

---

Q10f. Can you remember any slogan from this publicity or advertising?

**DO NOT PROMPT. MULTI CODE**

"Targeting benefit **thieves**"

"No ifs, no buts"

Any mentions of "Targeting Benefit **Fraud** / We're on to you"

Other (specify)

---

Don't know / can't remember

---

**ASK ALL:**

I'd now like to show you some different advertisements. For each one, please could you tell me if you have seen it before.

**ROTATE ORDER OF PRESENTATION OF ADVERTISEMENTS**

Q11. Have you seen this TV advertisement before?

**(MULTIMEDIA – approx 30 seconds length)** 2 x TV ads (“shop” and “café”) (1 per respondent – 50% get female ad and 50% male ad; rotate for each respondent)

Yes

No

DON'T KNOW / CAN'T RECALL

Q12. Can I just check, have you seen another similar TV ad recently which shows a **<man/woman> (as appropriate)** talking about benefit fraud?

**CAPI NOTE – If “CAFÉ” AD, SHOULD BE “MAN”; IF “SHOP” AD SHOULD BE “WOMAN”.**

Yes

No

DON'T KNOW / CAN'T RECALL

**SHOW MONTAGE OF PICTURE ADS (IMAGES USED ON PRINT ADS/POSTERS/BUS SHELTERS/BEER MATS/DOOR DROP/ETC.)**

Q13. Can I just check, have you seen any of these ads in any of these places recently?

PROBE: Where else have you seen these ads?

**COLOUR PROMPT 1**

**SHOW CARD F = CODE LIST: CODE ALL MENTIONED**

01. Newspaper
  02. Magazine
  03. Poster on bus
  04. Poster in Benefits Office/Job Centre/Social Security office/Local Authority
  05. Poster site/billboard/bus shelter
  06. Poster in a washroom / pub toilet
  07. Poster at Bingo
  08. Poster in a betting shop
  09. Poster elsewhere
  10. Leaflet through door
  11. Leaflet in Benefits Office/Job Centre/Social Security Office/Local Authority
  12. Letter from DWP/Benefits agency/Job Centre Plus/Local Authority
  13. Web site
  14. Beer mat in pub / bar
  15. “Love Cheats” photo story
  16. Horoscope feature in magazine
  17. Somewhere else (specify)
- (NOT ON SHOWCARD):
18. SEEN ADS, BUT NOT SURE WHERE
  19. NO – HAVE NOT SEEN THESE ADS ANYWHERE
  20. DON'T KNOW / CAN'T RECALL

---

**SKIP Q13a IF CODE 15 AND 16 ANSWERED AT Q13**

Q13a. And have you seen any of the following advertisements recently, which mention benefit fraud?

**READ OUT. CODE ALL THAT APPLY**

**(HIDE IF CODE 15 AT Q13)** "Love Cheats" Photo Story in regional press

**(HIDE IF CODE 16 AT Q13)** Horoscope feature in a magazine

NULL

NOT SURE / CAN'T RECALL

**ASK ALL:**

Q14. What do you think are the main messages of these advertisements?

**PROBE:** *What do you think these ads are trying to tell you?*

**DO NOT READ OUT. PROBE FULLY. MULTICODE**

01. Abusing the benefit system is a crime
02. You may be prosecuted
03. You may be fined/lose benefits/money/have to pay it back
04. You may go to prison
05. Lots of people get caught for benefit fraud
06. If you commit benefit fraud you will get caught
07. The penalties for benefit fraud are not worth the risk
08. Benefit fraud is a form of theft
09. It is easy for benefit fraud to be detected
10. To call the telephone line/tell DWP if you know anyone who is cheating
11. DWP can investigate/see what you are doing/they are watching you
12. The Government is cracking down on benefit fraud
13. It costs the Government/country money
14. Problems with the system/Government needs to tackle the problem with the system
15. People are getting away with it/highlights that people are cheating the system
16. There are no excuses for committing benefit fraud
17. It's not fair to other people/cheating others/taking money from other people
18. Don't claim when you are not entitled / don't do it
19. Deter people from doing it/so people don't start defrauding benefits
20. Not informing DWP of a change in your circumstances is breaking the law
21. Tell DWP if your circumstances change (unspecified)
22. Tell DWP if you get a new job/more hours
23. Tell DWP if your partner moves in
24. Tell DWP if you come into money/inherit/win money
25. Other (specify)
26. DON'T KNOW

Q15. And which of the following things do you think these advertisements on benefit fraud were trying to tell you?

**SHOW CARD G. CODE ALL THAT APPLY**

01. ...Abusing the benefit system is a crime
  02. ...The penalties for benefit fraud are not worth the risk
  03. ...It is easy for benefit fraud to be detected
  04. ...Lots of people get caught for benefit fraud
  05. ...The Government is cracking down on benefit fraud
  06. ...If you commit benefit fraud you will get caught
  07. ...There are no excuses for committing benefit fraud
  08. ...Benefit fraud is a form of theft
  09. ...Not informing DWP of a change in your circumstances is breaking the law
- DON'T KNOW / UNSURE

Q15A. How much do you agree or disagree with these things that other people have said about these ads?



---

READ OUT. ROTATED. SINGLE CODE

These ads ...

...told me something I didn't know before

...are aimed at people like me

**...are irritating**

...(CLAIMANTS ONLY) made me more likely to remember to tell DWP if my circumstances ever change

**...are everywhere and I'm bored of seeing them**

...made me realise benefit fraud is more serious than I had previously thought

**...won't stop people from committing benefit fraud**

**SHOW CARD H. SINGLE CODE**

01. Agree strongly

02. Agree slightly

03. Neither agree nor disagree

04. Disagree slightly

05. Disagree strongly

DON'T KNOW (NOT ON SHOW CARD)

---

**F: CLASSIFICATION**

*I now just have a few classification questions I would like to ask you.....*

**C1. CODE SEX OF RESPONDENT (DO NOT ASK!)**

Male

Female

**C2. (Marital status): Are you ....**

**READ OUT. SINGLE CODE**

Married

Living with partner

Single

Widowed

Separated

Divorced

ASK ALL:

**C5. And what is YOUR working status?**

**SHOW CARD I. SINGLE CODE**

1. Employee full time (30+ hours)

2. Employee part time (8-29 hours)

3. Self-employed full time (30+ hours)

4. Self-employed part time (8-29 hours)

5. Still at school

6. In full time higher education

7. Retired

8. Not able to work

9. Unemployed and seeking work

10. Not working for other reason

**C6. How many ADULTS (that is people aged 15 and over) are there in your household altogether, including you?**

1, 2, 3, 4, 5+

---

C7. And how many children under the age of 15 are there in your household?

0, 1, 2, 3, 4, 5+

IF NONE, SKIP TO C9

*ASK FOR EACH CHILD AT C7, UP TO FIVE IN TOTAL:*

C8. COLLECT AGE OF EACH CHILD (UNDER 15), STARTING WITH THE ELDEST:

**RECORD AGE (0-14)**

INTERVIEWER NOTE: IF CHILD UNDER 1 YEAR OLD, CODE AS 0

C8b Are you the parent of all the children in your household? This can include any stepchildren.

PROBE TO CORRECT PRECODE, SINGLE CODE

Yes – all children are own

No – none of the children are own

Yes – some children are own

**ASK ALL:**

C9. Please tell me whether your home is ....

***INTERVIEWER NOTE: Please note that if respondent lives with parents, we still need to know the tenure. Only code 'Other' as last resort***

**READ OUT. SINGLE CODE**

Being bought on a mortgage

Owned outright by household

Rented from Local Authority

Rented from private landlord

Rented from Housing Association

Other (specify)

C10. Which of the following groups would you say applies to you?

SHOW CARD J. SINGLE CODE

- 01. White
- 02. Black – Caribbean
- 03. Black – African
- 04. Black – Other
- 05. Indian
- 06. Pakistani
- 07. Bangladeshi
- 08. Chinese
- 09. Other Asian
- 10. Any other ethnic group

REFUSED

C11. I would now like to ask you about the member of your household who is the person with the largest income, whether from employment, pensions, state benefits, investments or any other source?

Are they/you .....

---

**READ OUT. SINGLE CODE**

Working (either full or part time)

Retired/Not working with private pension/means

**ASK OCCUPATION**

Unemployed less than 6 months

-----  
Unemployed more than 6 months

**CODE AS "E"**

Retired with STATE BENEFIT ONLY

Not working with STATE BENEFIT ONLY

-----  
Student

**CODE AS "C1"**

OCCUPATION OF CHIEF INCOME EARNER :Job Title/Description/Industry/Number  
employed/Qualifications Industry.

If manager/Supervisor/Self-Employed Number of People Responsible for.

CODE SOCIAL GRADE:

A

B

C1

C2

D

E

**THANK & CLOSE**

---

## **APPENDIX B: GfK NOP RANDOM LOCATION OMNIBUS SAMPLE DESIGN**

The GfK NOP Random Location Omnibus employs a quota sample of individuals with randomly selected sampling points. The sample design is essentially a 3-stage design, sampling first parliamentary constituencies, then Output Areas (OAs) within those selected constituencies and finally respondents within the Output Areas. The sample is based on 175 sampling points.

### **The selection of Parliamentary Constituencies**

The first-stage sampling units for the survey are parliamentary constituencies, selected in the following way. The 641\* parliamentary constituencies of Great Britain are classified into the Register General's ten Standard Regions. In Scotland, a further classification was by the new Strathclyde Region and the rest of Scotland. In Wales, the South East was classified separately from the rest of Wales. Within each Standard Region, constituencies are classified into four urban/rural types as follows:

#### **1. Metropolitan county**

Those constituencies which lie completely within the area of the eight Metropolitan Counties of Great Britain. It is appreciated that such areas now technically do not exist but they are still convenient building blocks for sample design.

In the case of the North West Standard Region, which contains two Metropolitan Counties, the constituencies of the Greater Manchester MC were classified and listed separately from those of the Merseyside MC. Similarly, for the Yorkshire and Humberside Standard Region, the constituencies of the South Yorkshire MC were listed separately from those of the West Yorkshire MC.

In Greater London, constituencies north of the river Thames were listed separately from those south of the river. These were further sub-divided into east and west for each side of the river.

\* For practical reasons, two constituencies (Orkney and Shetland, and Western Isles) are not included in the sampling frame from which constituencies are selected.

#### **2. Other 100% Urban**

All urban constituencies, other than Metropolitan County constituencies, in which the population density was greater than 7 persons per hectare.

#### **3. Mixed Urban/Rural**

Constituencies, consisting of a mixture of urban and rural local authority areas, in which the population was greater than 1.5 and less than 7 persons per hectare.

---

#### 4. Rural

Constituencies, consisting of a mixture of urban and rural local authority areas, in which the population density was less than 1.5 persons per hectare.

Within each of the resultant 46 cells, as a final stratification, constituencies are listed in order of the percentage of people resident in households whose head is in socio-economic Groups 1, 2, 3, 4 or 13 (approximates to Social Grades A&B).

When all the constituencies have been listed in the above way, the electorate of each constituency is entered on the list and a cumulative total of electors by constituency is formed. The selection is done in the following way. From the file of 639 constituencies, a sample of 175 must be drawn. To draw this sample, the following procedure is undertaken. The total number of cumulative electors (N) on the list is divided by 175 and a random number between 1 and  $N/175$  is selected.

This random number identifies an elector, in the cumulative total of electors, and the constituency this elector is in becomes the first selected constituency in the sample. To obtain the other 174 constituencies, the sampling interval  $N/175$  is added on 174 times to the initial random number. This produces 175 cells all containing  $N/175$  electors. Within each cell a random number between 1 and  $N/175$  is selected. This random number identifies an elector, in the cumulative total of electors for that cell, and the constituency this elector is in is selected. This procedure is repeated for all 175 cells. Thus a sample of 175 constituencies is produced.

##### The Selection of Output Areas

Within each selected constituency, an Output Area is selected for each wave of the Omnibus. These OAs are selected at random, but with some stratification control so that the sample of OAs drawn is representative of the sample of constituencies and therefore of Great Britain in demographic terms. The variables used for stratification are essentially age, sex, social class, and geodemographic profile (Mosaic classification). Once the OAs have been selected, the profile of the aggregated set of OAs is checked against the national profile to ensure that is representative. Each OA is a small area, containing in average around 120 households. Each OA is therefore homogenous, with the people living within it being fairly similar in social grade terms.

Therefore, when quotas are set for interviewing within each OA, the variables we control for are age and sex within working status. No quota is set for social grade, as the selection of OAs ensures that the sample is balanced in this respect.

This procedure is repeated for each wave of the Omnibus, producing a different sample of OAs for each week of fieldwork.

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## The Selection of respondents

For each selected OA, a list of all residential addresses is produced. This listing is taken from the Postal Address File, which is a listing of all addresses within Great Britain, and is updated monthly. The interviewer uses this list to identify the households at which they can interview. Overleaf is an example of a typical OA address listing. 12 people are interviewed within each OA.

	Information redacted	
	Information redacted	

In addition to the address listing for an OA, the interviewer is also given a quota sheet, which determines what sort of people they must interview. Each interviewer must interview 12 people within an OA, and the quotas are different for each OA in order to reflect the demographic profile of that area. Overleaf is an example of a quota sheet.

The quotas are set in terms of age and sex within working status. No quota is set for social class, as the selection of OAs ensures that the sample is balanced in this respect.

### QUOTA SHEET

Constituency	BEDFORDSHIRE MID
Constituency number	2152A47
Sample code	100

	SET	ACHIEVED
15-34	5	
35-54	4	
55+	3	
Men full-time	3	
Men not full-time	2	
Women working	3	
Women not working	4	

## POST-SURVEY WEIGHTING

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Given that the sample is controlled by quotas, the final demographic profile should be fairly close to that of the target population. However, the sample will be examined at each Omnibus wave to ensure that the profile is as it should be. The sample will, if necessary, be weighted in order to ensure that it is representative in terms of known population data on age, sex, social class, number of adults in household working status and region, reproduced below:

Age/Sex	%	Class	%
15-24 Male	8.0	A	2.6
25-34 Male	8.1	B	16.7
34-44 Male	9.3	C1	29.6

45-54 Male	7.7	C2	21.2
55-59 Male	3.9	D	14.3
60-64 Male	3.0	E	15.6
65-70 Male	3.1		
71+ Male	5.3		
		<b>Working Status</b>	<b>%</b>
		Men working full time	29
15-24 Female	7.7	Men not working full time	20
25-34 Female	8.1	Women working	28
35-44 Female	9.4	Women not working	23
45-54 Female	7.9		
55-59 Female	4.0	<b>Number of adults in household</b>	
60-64 Female	3.2	One	24
65-70 Female	3.4	Two	50
71+ Female	7.9	Three +	26
<b>Standard Region</b>	<b>%</b>	<b>TV Region</b>	<b>%</b>
North	5.2	London	20.4
Yorkshire & Humberside	8.7	Midlands	15.7
East Midlands	7.4	North West	11.9
East Anglia	3.9	Yorkshire	10.2
GLC	12.8	Central Scotland	6.2
South East exc. GLC	19.5	Wales & West	8.2
South West	8.7	South & South East	9.2
West Midlands	9.2	North East	4.6
North West	10.8	East	7.2
Wales	5.1	South West	3.0
Scotland	8.7	Border	1.2
		North Scotland	2.2

Sources: Standard Region/Age/Sex - Registrar Generals  
Social Class/Working Status/Number in household – GfK NOP Random Surveys  
ITV Region - BARB