

ORIGINAL MANUSCRIPT

False Desertion and Fancy Men: Women and Welfare Fraud, 1945–70

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Abstract

This article argues that women welfare claimants, particularly lone mothers, were disproportionately targeted by invasive and punitive anti-fraud measures in the post-1945 welfare state because they were considered most likely to commit fraud through their perceived sexual immorality and reckless childbearing. Although the issue of welfare fraud has influenced high-profile policy and legislation, existing historical scholarship is scant and we know little about the form, extent, or consequences of welfare fraud. Here, a mix of correspondence, statistics, and reports produced by the National Assistance Board, Ministry of Pensions and National Insurance, and National Assistance Board for Northern Ireland are analyzed alongside memoirs and a sample of offenses dealt with by the police to explore the nature and scale of welfare fraud by women alongside an examination of anti-fraud measures employed by the state in Britain and Northern Ireland. It shows that fraud policies risked bringing women into unwelcome conflict with authorities and pushed women into dropping their claims, out of fear of prosecution. In Britain, this approach became intertwined with an embedded hostility toward migrants, while sectarianism underpinned the delivery of state welfare in Northern Ireland. Consequently, these findings suggest new ways of understanding how the welfare state reshaped the relationship between central government and its most vulnerable citizens.

In November 1968, Tim Fortescue, the Conservative member of Parliament (MP) for Garston in Liverpool, told the House of Commons about a complaint from one of his constituents, a divorced mother with four young children. The woman had informed Fortescue about an unexpected and unwelcome visit to her home at nearly ten o'clock one evening from two men representing the Ministry of Social Security. The woman received social security and family allowance payments and the men claimed they were required to confirm that her circumstances had not changed, including being in receipt of any undeclared income. Despite her reservations, “she let them in, and they proceeded to inflict upon her half an hour or so of bullying and aggression, which reduced her to tears, woke up her four children and reduced them all to tears also.” They reportedly asked invasive personal questions, including about rumored male visitors to the home, and eventually left, “wagging their fingers at her and saying, ‘remember, big brother is watching you’.”¹

¹ Fortescue, Speech to the House of Commons, Debate on Social Security, 14 November 1968, Parliamentary Debates, Commons, vol. 773, c.749. Available at: <https://hansard.parliament.uk/commons/1968-11-14/>.

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The incident encapsulated the implications of post-1945 legislation that placed the home and family life of state welfare recipients under unwelcome surveillance and intrusion from the state. As Fortescue continued in his address to the Commons, it reflected a broader culture of invasive home inspections targeting lone mothers who were suspected of committing welfare fraud by not declaring the presence of a male partner:

She has the choice of placing her income in jeopardy or being invaded and bullied in her own home and...of having her home humiliatingly searched without a vestige of authority by the searchers. Cases have been reported of wardrobes being gone through in a search for men's clothes and of Christmas cards on the mantelpiece being checked to see whether they contained affectionate messages from men...It sounds more like Nazi Germany, or Stalin's Russia, or Orwell's "1984," but it happened in Liverpool in 1968.²

Fortescue's intervention represented a key moment in the shifting relationship between several forces: the alleviation of poverty, the role of the state and its encroachment into private domestic space, and the criminalization of poor women. Women welfare claimants, particularly those who, like Fortescue's constituent, were lone mothers, were disproportionately targeted by anti-fraud measures because they were considered most likely to scam the state through their perceived sexual immorality. The application of national anti-fraud policies varied regionally. Women in the most poverty-stricken areas and those from minoritized ethnic groups were particularly vulnerable to surveillance and scrutiny, forcing some to drop legitimate welfare applications and harshly penalizing those who had breached regulations.

Women, welfare, and fraud

The post-1945 welfare state was characterized by a continuation of attitudes toward women's sexuality and rights to state welfare that had informed how the New Poor Law was put into practice in the nineteenth century.³ These beliefs persisted into the twentieth century, despite shifting state welfare policies. The First World War, in particular, was a turning point in both the provision of welfare for lone mothers and greater scrutiny of their moral behavior. The state "created a two-tiered system based on a gradation of worthiness that was based on their marital status and was thus explicitly linked to sexual morality."⁴ Women could apply for pensions and separation allowances but risked being placed under sanctions to demonstrate they were worthy of state benefits.⁵ As Becky Taylor demonstrates, when Traveler women became eligible for welfare payments if their husbands had been in the Forces during the First World War, all "working-class wives receiving these allowances became subject to increased scrutiny."⁶ Although some women's material lives improved through access to better employment opportunities and separation allowances therefore, they were also subjected to "greater state surveillance and demonizing discourses on the

² House of Commons, Debate on Social Security, 14 November 1968, vol. 773, c.750.

³ See Lisa Forman Cody, "The Politics of Illegitimacy in an Age of Reform: Women, Reproduction, and Political Economy in England's New Poor Law of 1834," *Journal of Women's History* 11, no. 4 (2000): 131–56; Pat Thane, "Women and the Poor Law in Victorian and Edwardian England," *History Workshop*, no. 6 (1978): 31–51.

⁴ Nadja Durbach, "'Why Cant 2 Brothers'? World War I and Britain's Deceased Brother's Widow Act of 1921," *Journal of Family History* 47, no. 1 (2022): 3–23, at 10.

⁵ Janis Lomas "'Delicate Duties': Issues of Class and Respectability in Government Policy towards the Wives and Widows of British Soldiers in the Era of the Great War," *Women's History Review* 9, no. 1 (2000): 123–47, at 129.

⁶ Becky Taylor, "Intermittent Citizens: Scotland's Travelers, Welfare, and the Shifting Boundary of State and Voluntary Action in the Early Twentieth Century," *Journal of British Studies* 62, no. 3 (2023): 640–61, at 648.

behavior of soldiers' wives," which did not end with war.⁷ This moral scrutiny remained present in the treatment of deserted wives in the interwar period and the authorities remained "suspicious of abandoned women's characters."⁸

Women welfare claimants continued to be harassed following the foundation of the post-1945 welfare state. Highlighting their discriminatory experiences supports recent research such as that by Teri Chettiar on marriage welfare services and Gareth Millward on sickness benefits, which both demonstrate the obstacles, exclusions, and challenges faced by those who deviated from the model of the British male breadwinner and dependent wife when dealing with post-1945 welfare services.⁹ However, the issue of fraud needs to be more central to how we think about the lived experiences of the post-1945 welfare state. Strategies to prevent fraudulent claims underpinned women's access to welfare and reinforced regional, racial, and ethnic inequalities. The poorest families were most at risk of criminalization, the loss of benefits, and the invasive scrutiny of their homes solely because of their engagement with state welfare.

The discourse of "welfare fraud" was deeply gendered. Officials tended to suspect male claimants of illegally working and demanding benefits, especially in casualized trades such as construction and farming, or of committing itinerant fraud by moving around the country and obtaining multiple payments.¹⁰ Most famously, "King Fiddler" Derek Deevy was convicted in 1976 of obtaining £36,000 in benefit payments by using forty-one aliases.¹¹ In contrast, women tended to be suspected of false desertion and illicit cohabitation, either by erroneously claiming to have separated from their husbands or the fathers of their children or by not declaring the presence of a romantic partner in the home. Even evidence of a "fancy man," or boyfriend, could make women's welfare claims invalid either because these men were presumed to be contributing financially to the household or because their presence served as evidence of the woman's engagement in casual prostitution. Yet women's welfare payments were significantly lower than male claimants could obtain, which stood in contradiction to how the policy was applied to target lone mothers as potential fraudsters.

Feminist histories have emphasized that entitlements to benefits were linked to models of gendered citizenship, particularly the male breadwinner and dependent wife that reinforced women's position as the linchpin of the family.¹² As Susan Pedersen argued, "both labor and social policies were premised on a normative vision of the family in which men were presumed to be the principal family breadwinners and dependence was considered the normal destiny of wives."¹³ Fraud policies endorsed this framing of women's welfare payments as somehow superfluous or indulgent in comparison to the earned and rightful support granted to male welfare claimants, despite women's benefits largely being based on their need to care for dependent children.

⁷ Annemarie Hughes and Jeff Meek, "State Regulation, Family Breakdown, and Lone Motherhood: The Hidden Costs of World War I in Scotland," *Journal of Family History* 39, no. 4 (2014): 364–87, at 380–81.

⁸ Marjorie Levine-Clark, *Unemployment, Welfare, and Masculine Citizenship: So Much Honest Poverty in Britain, 1870–1930* (Palgrave, 2015), 210.

⁹ Teri Chettiar, "'More than a Contract': The Emergence of a State-Supported Marriage Welfare Service and the Politics of Emotional Life in Post-1945 Britain," *Journal of British Studies* 55, no. 3 (2016): 566–91; Gareth Millward, *Sick Note: A History of the British Welfare State* (Oxford, 2022), 101.

¹⁰ For early discussions, see The National Archives (TNA): AST7/565, Suspected Fraud: General Policy.

¹¹ Stewart Lansley, *The Richer, the Poorer. How Britain Enriched the Few and Failed the Poor: A 200-Year History* (Bristol, 2022), 136.

¹² Elizabeth Wilson, *Women and the Welfare State* (Tavistock Publications, 1977); Jane Lewis, *Women in Britain since 1945: Women, Family, Work and the State in the Post-War Years* (Blackwell, 1992).

¹³ Susan Pedersen, *Family, Dependence, and the Origins of the Welfare State: Britain and France, 1914–1945* (Cambridge, 1993), 12.

The prominence of lone mothers as a social problem for the state in the 1950s and 1960s placed working-class women welfare claimants under greater scrutiny and surveillance more broadly. Pat Thane and Tanya Evans have highlighted that in the 1970s, a moment marked by widespread fear about the exploitation of the benefits system, the government and the press demonized welfare claimants, particularly lone mothers.¹⁴ Ruth Davidson notes that alongside the material improvements it brought, the British welfare state “could be experienced by working-class women as a form of diswelfare through its coercive practice.”¹⁵ Despite these observations, the issue of fraud has been understudied in the historiography of state welfare. Steven King’s long durée study of the “public and policy constructions of welfare fraud” demonstrates its influence on modern welfare debates, but it does not address the experiences of those accused of fraud.¹⁶ Yet, fraud could function as an important, albeit illegal, method for women to challenge the ongoing hardships they experienced. Placing the perspectives of those who were subjected to hostile anti-fraud policies or who were accused or convicted of welfare fraud at the center of inquiry reveals that navigating the boundaries of criminality was fundamental to women’s lived experiences of state welfare.

The targeting of lone mothers was, in part, reflective of wider criticisms of “the problem family,” which, John Welshman suggests, was an influential model to explain social exclusion in the 1950s. In stressing that women were particularly blamed in discourses around the problem family, Welshman posits that race was far less prominent, especially in comparison to the United States.¹⁷ The uneven application of national legislation in local contexts reveals that women living in socially and economically deprived cities, especially Liverpool, Manchester, and Catholic areas of Belfast, were disproportionately targeted by anti-fraud measures. However, as several historians have demonstrated, despite claims to universal provision of benefits, immigration and decolonization also shaped Britain’s welfare state as the entitlements of non-white British nationals were increasingly questioned.¹⁸ Punitive anti-fraud policies became intertwined with an embedded hostility toward immigrants. In Northern Ireland, sectarianism also underpinned the delivery of state welfare as an overwhelmingly Protestant civil service operated with entrenched beliefs about Catholics as “strange animals.”¹⁹ As Salam Virdee demonstrates, in the post-war period both Irish Catholics and Commonwealth migrants were cast as “racialized outsider[s],” suggesting that if some segments of the working class made important gains in this period, these were “accompanied by systematic racism and discrimination against another section of the working class.”²⁰ If, as Eve Worth has argued, the welfare state was empowering for some members of a generation of women who grew up under its cradle-to-grave care,²¹ for other, more vulnerable female citizens the lived experience of Britain’s welfare state was one of risk and fear. This was because in practice the state’s welfare policies identified poor

¹⁴ Pat Thane and Tanya Evans, *Sinners? Scroungers? Saints?: Unmarried Motherhood in Twentieth-Century England* (Oxford, 2013), 174–78.

¹⁵ Ruth Davidson, “Communities of Care: Working-Class Women’s Welfare Activism, 1920–1970s,” in *Everyday Welfare in Modern British History: Experience, Expertise and Activism*, ed. Caitríona Beaumont et al. (Palgrave MacMillan, 2025), 67.

¹⁶ Steven King, *Fraudulent Lives: Imagining Welfare Cheats from the Poor Law to the Present* (McGill-Queens, 2024), 9, 5.

¹⁷ John Welshman, *Underclass: A History of the Excluded, 1880–2000* (Hambledon Continuum, 2006), 69, 85, 209.

¹⁸ Jordanna Bailkin, *The Afterlife of Empire* (California, 2012), 134; Radhika Natarajan, “The ‘Bogus Child’ and the ‘Big Uncle’: The Impossible South Asian Family in Post-Imperial Britain,” *Modern British History* 34, no. 3 (2023): 440–66, at 442; David Feldman, “Migrants, Immigrants and Welfare from the old Poor Law to the Welfare State,” *Transactions of the Royal Historical Society* 13 (2003): 79–104, at 101.

¹⁹ Patrick Shea, *Voices and the Sound of Drums: An Irish Autobiography* (Blackstaff Press, 1981), 113.

²⁰ Salam Virdee, *Racism, Class and the Racialized Outsider* (Palgrave MacMillan, 2014), 98.

²¹ Eve Worth, *The Welfare State Generation: Women, Agency and Class in Britain Since 1945* (Bloomsbury, 2022).

women, particularly, though not exclusively, those who came from these racially and ethnically marginalized groups, as bad citizens precisely because they were drains on the welfare state.

Unlike corporate fraud, white-collar crime, and high-profile fraudsters,²² welfare fraud was largely pursued by government officials through the civil courts or via their own bureaucratic systems. This means that details of offenses mostly exist in civil service records rather than in crime statistics or police records. Correspondence, statistics, and reports produced by the National Assistance Board (NAB), the Ministry of Pensions and National Insurance (MPNI), and the National Assistance Board for Northern Ireland (NABNI) expose the government's shifting surveillance strategies and policies, as well as the frustrations and failures of civil servants who attempted to pursue cases of suspected fraud that fell through the gaps of legislation and procedures. They also reveal that many cases of suspected fraud were dropped due to lack of evidence, concern about adverse publicity, and the complex and time-consuming administrative procedures required to bring about a prosecution, making it especially challenging to identify the extent of fraudulent claims. As Ann Stoler has argued, archival documents must be understood "as active, generative substances with histories, as documents with itineraries of their own." These records are thus not simply accounts of what happened, but "records of uncertainty and doubt"²³ that reflect the challenges authorities faced in seeking to redress fraud while operating within the confines of legislation, resources, and a dynamic political context. They reveal both that fraud became a pressing concern as welfare became increasingly expensive—it was the highest item of government expenditure by the 1960s—and that tracking it was made more complex precisely because of the expansion of the welfare state, which by 1968 relied on approximately three thousand different means tests to assess rights to a broad range of financial support schemes, from help with school uniforms to rent payments.²⁴

These government records were created largely by civil servants who were determined to maintain an image of being apolitical yet who prioritized the requirements of the state over the needs of those individuals who had fallen foul of its regulations and guidelines. China Scherz's study of child protection protocols has similarly suggested that "by creating the illusion of perfect certainty and transforming the question of risk assessment into a technical one," the state was able to avoid political problems around vulnerable children.²⁵ At the same time, however, as Akhil Gupta's study of bureaucracy and poverty in India shows, those subjected to the invasive gaze of the state were, like Fortescue's constituent, not necessarily passive or silent.²⁶ Anxieties about welfare fraud structured many women's lived experience. Yet welfare fraud can also be viewed as a social justice practice: in 1980s Northern Ireland it was described as being "valorized as part of a culturally specific ethic and orientation to the state."²⁷ Although women who committed welfare fraud were

²² See, John Benson, *White-Collar Crime in Late Nineteenth and Early Twentieth-Century Britain* (Routledge, 2019); George Robb, *White-Collar Crime in Modern England: Financial Fraud and Business Morality, 1845–1929* (Cambridge, 1992). On fraudsters, see Matt Houllbrook, *Prince of Tricksters: The Incredible True Story of Netley Lucas, Gentleman Crook* (Chicago, 2016).

²³ Ann Laura Stoler, *Along the Archival Grain: Epistemic Anxieties and Colonial Common Sense* (Princeton, 2009), 1, 5.

²⁴ Julie Rugg, "Poverty and Exclusion," in *20th Century Britain: Economic, Cultural and Social Change*, ed. Francesca Carnevali and Julie-Marie Strange (Longman, 2007), 311–12.

²⁵ China Scherz, "Protecting Children, Preserving Families: Moral Conflict and Actuarial Science in a Problem of Contemporary Governance," *Political and Legal Anthropology Review* 34, no. 1 (2011): 33–50, at 35.

²⁶ Akhil Gupta, *Red Tape: Bureaucracy, Structural Violence, and Poverty in India* (Duke, 2012).

²⁷ Jennifer Curtis, "'Profoundly Ungrateful': The Paradoxes of Thatcherism in Northern Ireland," *Political and Legal Anthropology Review* 33, no. 2 (2010): 201–24, at 201.

often experiencing extremely difficult living conditions, the offense was also a demonstration against the uncaring state. The complaints made by Fortescue's constituent, and those of women in similar situations, and the tenacious responses of women who thwarted fraud inspectors were ways of seeking to redress the inequalities that were embedded within the welfare state. Fraud both encapsulated poor women's vulnerability and risk of coercion within the post-1945 welfare state and their ability to challenge their powerlessness against heavy-handed authorities in the face of punishing welfare policies.

Nature and scale of fraud

The National Insurance Act of 1946 "universalized benefits for the employed population and wives of insured men" via a system of contributions subsidized by taxation, which in turn covered pensions, maternity benefits, sickness, and unemployment.²⁸ Family Allowances, introduced in 1946, were universal, providing small amounts of money for all families with more than one child. The National Assistance Act of 1948 introduced a broad program of means-tested, non-contributory support for those "without resources to meet their requirements, or whose resources...must be supplemented in order to meet their requirements." In 1949, 2,750,000 applications for assistance were made in Britain and, of these, 1,660,000 were granted a single payment to alleviate temporary hardship and 760,000 were granted a weekly allowance.²⁹ Some claimants were also eligible for contributory payments through the Ministry of National Insurance.³⁰

In Northern Ireland, a separate Assistance Board employed the same legislative framework for non-contributory welfare payments but applied more stringent eligibility requirements, primarily in light of fears that claimants from Ireland would migrate north for welfare.³¹ The issue of welfare reform was "politically charged" and reflected broader sectarian tensions.³² John O'Shea, who in 1969 became the first Catholic since the 1920s to achieve the rank of permanent secretary of a government department in Northern Ireland, recalled the hostility of his Protestant colleagues, which harmed his career, alongside resentment from other Catholics for being part of the civil service.³³ There were also persistent fears that state welfare disincentivized personal responsibility, with an often unspoken but implicit concern that Catholics were a particular burden because of their large families, high levels of poverty, and possible cross-border fraud with Ireland. In 1951, the Public Accounts Committee reported that NAB grants in Northern Ireland cost £2.5 million in 1949–50, twice that per head in Britain. Although this was explained by higher rates of unemployment and larger families, the Committee recommended that the Ministry of Labour "should consider forthwith the amendment of regulations relating to the definition of 'need'."³⁴ John Maynard Sinclair, minister of finance and deputy prime minister, wrote to Ivan Neill, minister of labour and National Insurance in 1951, explaining "I have been worried for some time by the mounting cost of National Assistance" and complaining that "assistance appears to be just too easy to obtain."³⁵

²⁸ Pat Thane, *The Rise and Fall of the British Welfare State* (Bloomsbury, 2024), 87.

²⁹ *Report of the Assistance Board for the Year Ended 1949* (London, 1950), 7.

³⁰ Thane, *Rise and Fall of the British Welfare State*, 82.

³¹ John Ditch, *Social Policy in Northern Ireland between 1939–50* (Routledge, 1988).

³² John Privilege, "The Northern Ireland Government and the Welfare State, 1942–8: The Case of Health Provision," *Irish Historical Studies* 39, no. 155 (2015): 439–59, at 440.

³³ Shea, *Voices and the Sound of Drums*, 112–13, 179, 188.

³⁴ "Committee of Public Accounts Report," *Belfast News-Letter*, 24 October 1951.

³⁵ Organization and expenditure, letter, 18 January 1951, FIN/18/31/1 NAB, Public Record Office of Northern Ireland, Belfast (hereafter PRONI).

Subsequent discussions proposed narrowing the definition of who was eligible for support, which led to complaints from Irish nationalist MPs. Opposition came especially from those based in the Catholic Falls and Central areas of Belfast who claimed assistance was being denied to their constituents.³⁶ There were also complaints from within the civil service that the system was ill-designed for Northern Ireland. In 1952, a report for the Public Accounts Committee acknowledged that many left Northern Ireland for work and only returned when they were ill, old, or unemployed, which had to be paid for from Northern Irish funds. It raised the possibility of paying lower rates of welfare, “more in keeping with the standard of living here and would lessen the incentive to exist on benefits.”³⁷ These criticisms shaped anti-fraud policies in Northern Ireland, where authorities often blamed overly generous benefits for encouraging offending. By 1954, the cost of assistance in Northern Ireland had risen to over £4.5 million for over seventy thousand people and one in twenty people received grants of over £60 a year, further fueling fears that fraud was widespread.³⁸

Prior to National Assistance legislation, lone mothers in Britain and Northern Ireland had to rely on local governments for support via the punitive provisions of the New Poor Law until it was replaced by Public Assistance in 1929. Once the 1948 legislation came into force, the NAB assisted 1,589 separated wives and 4,495 unmarried mothers, rising to 33,810 separated or deserted wives and 9,131 unmarried mothers just a year later.³⁹ By 1965, in its last year of operation, the NAB supported 108,000 women with dependent children, the majority of whom were lone mothers.⁴⁰ The Board in Northern Ireland supported just over 1,500 separated or deserted wives in 1951, plus “a substantial number of women applicants with illegitimate children.”⁴¹ Although it was able to pursue putative fathers of illegitimate children or demand support for deserted wives, the NABNI claimed this was impossible to enforce because so many men migrated:

Many of the husbands have disappeared without trace. Others depart to Great Britain, and, even if their addresses can be traced, it is very difficult to take any effective legal steps against them. Others again make allegations against their wives' moral characters and will not under any circumstances, have anything more to do with them. They refuse point blank to refund any assistance made, and defy the Board to do its worst.⁴²

The issue of the cost of lone mothers emerged prominently in both Britain and Northern Ireland and reflected broader concerns that the welfare system was easily manipulated, which contributed to the increased scrutiny toward women claimants as potential criminals.

³⁶ “National Assistance in Ulster,” *Belfast News-Letter*, 28 November 1951.

³⁷ Organization and expenditure, 1952, FIN/18/31/1 NAB, PRONI.

³⁸ “Select Committee Deplores ‘Working and Claiming,’” *Lurgan Mail*, 2 July 1954; “Easy Money,” *Belfast Telegraph*, 1 July 1954.

³⁹ *Report of the Assistance Board, 1949*, 21.

⁴⁰ *Report of the Assistance Board for the Year Ended 1965* (London, 1966), 6. The NAB supported dependent children under the age of sixteen, at which age they could apply for assistance themselves, although some remained classed as dependents: in 1965, 456,000 children under sixteen were included in claims for weekly support, plus an additional seven thousand children aged over sixteen who “were being treated as dependents of people receiving allowances.” *Report of the Assistance Board, 1965*, 11.

⁴¹ *Report of the National Assistance Board NI, 1951*, 27, SOIB-996, PRONI.

⁴² *Report of the National Assistance Board NI, 1949*, CAB/9/C/41/2, PRONI.

Subsequently, authorities focused on false cohabitation (living with a partner but not declaring it) or fictitious desertion (pretending a husband or partner had left the home).⁴³ By the early 1950s, a system of local and regional fraud offices had been established by the NAB to detect offenses. Courts could impose fines of up to £100 and/or six months in prison and most convictions did lead to fines. Prosecutions were also brought by the MPNI in Britain and the Ministry of Labour and National Insurance in Northern Ireland for offenses relating to welfare financed by National Insurance. A dedicated prosecutions branch was established by the MPNI in 1948, which claimed to have “tackled the comparatively heavy volume of work in the first year energetically.” It had dealt with 3,509 cases of suspected fraud and had authorized 1,277 proceedings, which resulted in 884 prosecutions.⁴⁴ Some prosecutions were also undertaken by the police—sometimes after evidence was brought to them by government departments—but they used charges of fraud, false pretenses, and even larceny, usually leading to heavier sentences.

Fraud was difficult to detect and procedures for bringing about prosecutions were cumbersome and lengthy. There were far higher numbers of illicit claims than ever reached the courts. In 1949, the prosecutions branch of the NAB noted the North-West of England and London saw the largest number of suspected offenses but also suggested that fraud was far more widespread than had been previously recognized. It stressed the difficulty in identifying when an offense had occurred, explaining that “in a number of cases we see there is some evidence of ‘guilty knowledge’ but many of them are on the borderline, benefits having been overdrawn through dilatoriness or part ignorance, rather than by fraudulent motives,” and recommended “careful scrutiny of dependents benefit claims.”⁴⁵ In 1950, civil servants discussed a recent case in London, where the magistrate complained it had taken the NAB over four months to prosecute a woman accused of working and claiming. They expressed their own frustration about the “usual difficulties of collecting evidence.”⁴⁶ The NABNI also acknowledged the need for “tightening up investigations” in 1953 as the “rising cost” of assistance “was causing concern.”⁴⁷

Due to the complex bureaucratic systems across Britain and Northern Ireland, therefore, fraudulent claims were often difficult to detect, challenging to prosecute, and almost impossible to measure. Nevertheless, the statistics collated in [Table 1](#) provide some sense of the nature and scale of welfare fraud from 1946 to 1966.⁴⁸ Overall, the figures suggest that, with some fluctuations, there was a general increase in the number of known welfare offenses across the period. The official number of NAB offenses, for example, rose from 978 in 1950 to 1,121 in 1953, fell to 720 in 1957, and then rose throughout the 1960s to 1,446 in 1963 and 2,124 in 1966. Expressed by the graph in [Figure 1](#), we can see that known offenses rose in the early 1950s, before falling and stabilizing until the end of the decade and then increased steadily into the mid-1960s. Crimes prosecuted by the MPNI usually related to fraudulently obtaining payments such as widow’s benefits and fluctuated from 1,313 offenses in 1951 to

⁴³ Along with working and claiming, they remain the most common types of welfare fraud. Secretary of State for Department for Work and Pensions, *Fighting Fraud in the Welfare System: Going Further* (Department for Work and Pensions, 2024).

⁴⁴ TNA: PIN 43/53, Prosecutions branch: records and returns; annual reports on benefit fraud 1948–53, 30 July 1949.

⁴⁵ TNA PIN: 43/53, Prosecutions branch, 30 July 1949.

⁴⁶ TNA: AST 7/527, Fraud prosecutions: evidence by Board’s officers, 10 January 1950.

⁴⁷ Minutes of National Assistance Board for NI 1944–53, 26 February 1953, NAB1-1-2, PRONI.

⁴⁸ The Ministry of Social Security Act 1966 abolished the NAB and NABNI; they were replaced with the Supplementary Benefits Commission which in Britain merged with the MPNI to become the Ministry of Social Security. In 1968, the Ministry of Health was combined with the Ministry of Social Security to create the Department of Health and Social Security in Britain and the Ministry of Health and Social Services in Northern Ireland, which established new forms of welfare, bureaucratic systems, and fraud policies, making it difficult to compare statistics with the period before 1966.

Table 1. Welfare fraud offenses, 1945–66. Sources: Report of the Ministry of Pensions and National Insurance; Report of the National Assistance Board; Report of the National Assistance Board for Northern Ireland

Year	NAB offenses in Britain	NAB offenses Northern Ireland	Benefit fraud offenses (obtaining benefit improperly) under MPNI (Britain)	Additional police prosecutions (Britain)
1946	270			
1948	305			
1949	784			
1950	978	170		
1951	870	283	1313	
1952	904	267	1040	84
1953	1121	194	1468	137
1954	959	260	1749	156
1955	802	272	1014	151
1956	795	229	903	32
1957	720	242	1136	22
1958	849	164	1327	136
1959	816	159	1491	207
1960	811	160 convictions	1270	213
1961	1109	146 convictions	1242	47
1962	1230	208	1498	345
1963	1446	193	1644	374
1964	1404		1635	351
1965	2197		1393	367
1966	2124		1497	

903 in 1956, 1,491 in 1959, 1,242 in 1961, and up to 1,644 in 1963. At the same time, despite some years with low numbers of prosecutions, the police took a greater role in pursuing welfare fraud and associated crimes, from 84 in 1952, to 207 in 1960, and up to 367 in 1965.

In comparison, the number of NAB offenses in Northern Ireland seems to have declined in the 1950s, from 283 in 1951 to 229 in 1956, but then rose slightly from 193 in 1963 to 202 in 1964. Authorities recognized that the take-up of welfare may have been lower in Northern Ireland due to deep-rooted sentiments against state help. The 1966 Northern Ireland Report to the Supplementary Benefits Commission stated that Assistance “was unattractive to considerable numbers of people in the community” and noted the significant number of those “who sincerely felt that to draw national assistance was to suffer a

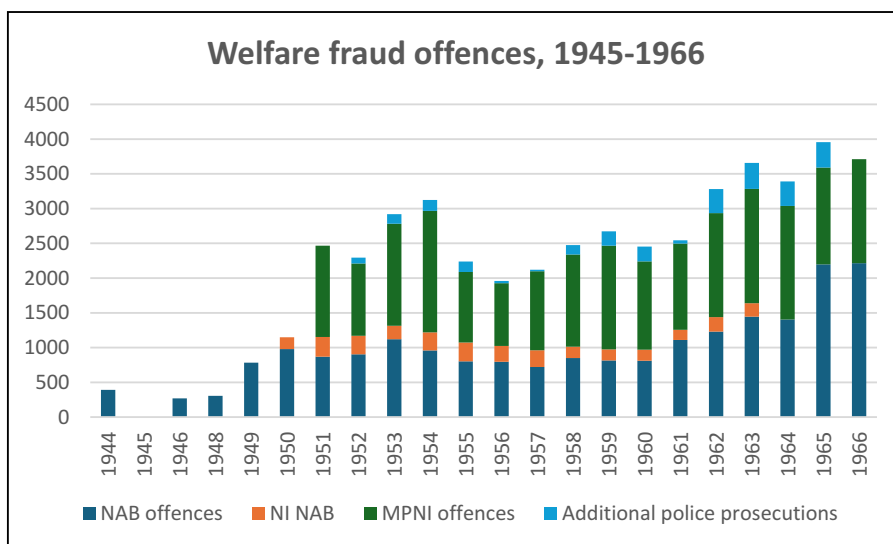


Figure 1. Graph depicting welfare fraud offences, 1945–66. Sources: Report of the Ministry of Pensions and National Insurance; Report of the National Assistance Board; Report of the National Assistance Board for Northern Ireland.

loss of self-respect.”⁴⁹ There may also have been less cooperation from the public toward the detection of welfare fraud plus increasingly pressing problems of sectarian violence to deal with, especially with the start of “The Troubles” in the late 1960s.⁵⁰ These problems made offenses more difficult to identify and prosecute in Northern Ireland, but not necessarily less prevalent than in Britain.

The difficulty in identifying and collecting evidence of fraud was compounded by fears that costly prosecutions risked a public backlash against the state. The NAB and MPNI avoided pursuing criminal charges “where there is financial hardship and the offender is otherwise quite respectable” to avoid adverse press attention that would “incline sympathy with the offender rather with the Ministry.”⁵¹ Civil servants complained about magistrates who were hostile toward prosecutions brought by government departments, especially when “the defendant is often a very humble person faced with the not uncomplicated provisions of our scheme.”⁵² In Northern Ireland, civil servants within the NABNI complained about the large number of cases where they were confident fraud had occurred, but also agreed prosecution was inadvisable. They explained, “the Board normally does not prosecute if the culprit has no means from which to make restitution,” and while “this policy prevents unnecessary law costs,” it also raised the possibility that “it might be worthwhile sometimes to prosecute without hope of repayment, merely for the warning such action would give to others.”⁵³ These difficulties ensured that prosecution became a last resort and the authorities looked for other strategies to curb offenses.

⁴⁹ *Report of the Supplementary Benefits Commission 1966*, 6, HSS/8/3/1, PRONI.

⁵⁰ By the mid-1970s, it had become almost impossible for the state to investigate cases of suspected fraud in parts of Belfast and Londonderry because of fears for staff safety amid escalating sectarian violence: *Problems of social security benefit fraud, 1976*, HSS13/33/22, PRONI.

⁵¹ TNA: PIN 18/175, Benefit frauds.

⁵² TNA: PIN 18/175, Benefit frauds.

⁵³ NAB Organization and expenditure, 1951, FIN/18/31/1, PRONI.

Concerns regarding the scale of welfare offenses intensified from the late 1950s as losses through fraud outstripped the limits of financial recovery. In 1958 Judge Laski in Manchester gave a woman an eighteen-month prison sentence for defrauding the NAB of £600. Laski told the court that he wanted to see evidence on the scale of offenses “because it is getting serious.”⁵⁴ Shortly afterwards, another case relating to a woman living in Wythenshawe, Manchester, came to light that brought the problems of dealing with potential frauds to the fore. Elaine Shaw, a mother of two, received Widows Maintenance Allowance (WMA) but wrote to the Board to complain about another woman who was cohabiting “as she herself had done” while claiming welfare. Investigations found Shaw had lived with the same man shortly after the death of her husband in 1950; they had moved to Wythenshawe together in 1956 and he only left the home after she accused him of abusing her teenage daughter. Shaw insisted that she had supported the man financially and denied his claims that he had contributed to food and the children’s clothing. Nevertheless, the Commissioner decided she should not have received WMA and had been overpaid by £833, and that she had breached the earnings threshold and owed a further £45. Having repaid just £18, the MPNI was in a challenging position as the limit for financial recovery in the civil courts was just £400 and required the High Court to impose any higher payments. Civil servants reluctantly dropped further action and acknowledged the “costs of proceedings would most likely exceed any total amount Mrs. S. might repay.” The MPNI feared “we may make ourselves look very silly and leave ourselves open to being criticized by the Judge.”⁵⁵

In 1961, the MPNI uncovered the case of a Liverpool woman who had received an overpayment of £409 through false cohabitation. Correspondence shows “criminal proceedings were considered but we were advised that the case was not strong enough and in consequence this action was not approved.” Civil servants were frustrated about the challenges of using civil proceedings for recovery of funds, noting “the Inspector here has been most persistent in this attempt at recovery and in consequence a lot of time has been spent on this case.” The most likely outcome of pursuing the case was being awarded a series of small instalments that could not be enforced. Another letter between MPNI officers acknowledged that “cases of recovery of overpaid benefit from married women or widows with children always present considerable difficulty because the County Court judges are very loath to make committal orders against them.”⁵⁶ As we shall see, these challenges ensured that authorities instead applied legislation in ways that overly scrutinized lone mothers to encourage them to drop their welfare claims as a more efficient strategy to address perceived levels of fraud.

False desertion and fancy men

From their early days of operation, the NAB and NABNI both employed surveillance strategies that specifically targeted lone mothers. In 1945, the NAB reported that widows under the age of sixty who claimed supplementary payments were “handicapped in some way,” such as caring for larger families, or “simply by lack of that native vigor which has enabled other widows in similar circumstances to win an independence.”⁵⁷ Subsequently, the NAB visited these claimants every three months and scrutinized the home and care of children to identify cases of extravagance. They even went shopping with some women to ensure they were not spending welfare payments frivolously. Crucially, “particular attention was given to the households of those widows who were known to have no resources except their

⁵⁴ TNA: PIN 18/175, Benefit frauds: waiver of prosecutions 1946–66.

⁵⁵ TNA: PIN 18/175, Benefit frauds: waiver of prosecutions 1946–66. Pseudonym used.

⁵⁶ TNA: PIN 18/175, Benefit frauds: waiver of prosecutions 1946–66.

⁵⁷ *Report of the Assistance Board, 1945*, 10.

pensions and supplementary pensions, especially where there was more than one child.”⁵⁸ This explanation exposed the NAB’s interest in identifying signs that these claimants had sources of additional income, with the underlying suspicion that this could be related to prostitution or financial support from an undisclosed relationship. Consequently, in the same year, sixty-three widow pensioners under the age of sixty were fined, eleven were imprisoned, and eighteen were “admonished” for fraudulent claims.⁵⁹

In Northern Ireland, the NABNI adopted similar strategies and built up “a comprehensive system of indoor checking which aims at a high level of accuracy in the assessment of assistance grants.” It made 280,000 home visits in 1952 to check for abuse. The annual report explained that outdoor work was crucial in the detection of fraud. Routine checks “yield a steady flow of results, but reliance must in the main be placed on the work of visiting officers. They acquire an intimate knowledge of their districts and applicants, and receive a great deal of information which enables a check to be imposed on claims.”⁶⁰ Authorities feared claimants could defraud the state “over protracted periods without detection,” particularly after a woman was convicted in 1952 for wrongly claiming £560 over three years. The Select Committee on public spending subsequently advised the NABNI that “fraud could not continue undetected over as long a period as three years, if the questioning were more rigorous than it is; if steps were taken to secure an independent check of the statements made, and if domiciliary visits occurred at more frequent intervals than they do at present.”⁶¹

These visits were highly subjective. One NABNI survey of 351 women claimants, including seventy from Belfast, reported they “varied greatly in their ability to manage their affairs ... some had incurred surprisingly large debts.” It also noted that separated wives considered themselves financially better off from claiming assistance than when they were married but alleged that any debts were a product of the women’s own financial profligacy. The report claimed, “most of the large debts were for such non-essential articles as television sets and expensive suites of furniture. Some ... appeared unconcerned at the size of their debts. Such cases are difficult cases for the Board and were noted for frequent visiting.”⁶² These reports demonstrate that women were subjected to increased surveillance if they did not meet the image of respectable poverty, particularly because the presence of expensive domestic furnishings signaled to the NABNI that women were either racking up debts through recklessness or had undeclared, and illicit, income streams.

The NABNI also explicitly questioned the scale and cost of claims made by these claimants and ministers raised the possibility of introducing a requirement that they should take on domestic work in return for financial support.⁶³ They encouraged mothers of illegitimate children to obtain a court order for financial support, but this was not always possible, even when the father was known, and claimants were often reluctant to cooperate. One mother of eleven children who also cared for her eldest daughter’s illegitimate child, “refused to disclose the name of the putative father of her own children as she said a number of men were involved and it would not be fair to pick on only one of them.”⁶⁴ These obstacles clearly frustrated the authorities and these kinds of claimants were subsequently targeted for intense surveillance. In 1955, the NABNI highlighted the case of an unmarried woman with four illegitimate children, who was referred to the Advisory Committee for intervention. The grounds for this punitive approach were, “although knowing that the

⁵⁸ *Report of the Assistance Board, 1945*, 16.

⁵⁹ *Report of the Assistance Board, 1945*, 25.

⁶⁰ *Report of National Assistance Board 1952*, 21 and 22, SOIB-1038, PRONI.

⁶¹ “Defrauding of National Assistance Board,” *Belfast News-Letter*, 8 October 1952.

⁶² NAB report, 1959, FIN/18/31/1, PRONI.

⁶³ NAB Organization and expenditure, 1951, FIN/18/31/1, PRONI.

⁶⁴ NAB minutes 1957–1963, 1950, NAB/1/1/4, PRONI.

Board were anxious to interview putative father of two younger children, [she] had associated with him again without informing the Board.” The case indicates that suspicion fell on lone mothers solely because their ability to withhold information about the identity of fathers, willingly or not, placed the financial burden on the state. The same report discussed the challenge of dealing with separated wives as there was “always the possibility that an applicant may be deliberately misrepresenting her circumstances.” The NABNI looked for evidence of collusion, but “fraud of this kind is difficult to prove, but thorough investigation has at any rate foiled some such attempts.”⁶⁵ This issue placed single mothers at the center of concerns about fraud because they were blamed for increasing the costs to the state through sexual immorality and due to the limited powers authorities had to enforce parental support.

This strategy of intensive visiting and surveillance pressured some women into dropping their welfare claims, which both reduced the cost to the state and avoided bringing negative publicity to the Board. The NABNI celebrated a case in 1957 when a woman suspected of false desertion ended her claims: “The Board’s visiting officer discovered the husband in the house and national assistance was withdrawn.” Several months later, the woman reapplied for assistance “but when the Board initiated action to enforce the order against her husband, she promptly withdrew her application and left the district... the wife’s action created a strong suspicion of collusion between them.”⁶⁶ This example reveals how little the state tried to understand the circumstances around welfare claims and demonstrated scant concern for women who may have been dealing with domestic violence or an exploitative relationship, making it very plausible that legitimate claimants stopped their benefits to avoid invasive state intrusion.

In 1959, two official complaints were made against male visiting officers in Northern Ireland regarding their conduct toward women. The substance of the complaints was not detailed in the NAB minutes, which note that both were dismissed with limited investigation, the first because the complaint had been made by the woman’s husband, which the Board did not take it seriously because he suffered from mental illness. In the other case, the woman and visiting officer were interviewed “and in view of the discrepancies in the woman’s statements it was considered that her complaint was not a truthful one.” Instead, the Board “exonerated him from the charges made against him.”⁶⁷ It is highly probable that any complaints by Catholic women would have been dismissed, if they felt they could complain at all. Memoirs note the powerlessness such women had against the state. Irish civil rights leader and socialist politician Bernadette Devlin, born in County Tyrone in 1947 to a Catholic family, described the hardship her mother experienced and the “struggle to bring up six children on welfare benefits” after her father’s death. Devlin noted the hostility her mother faced for legitimately claiming widowed mother’s allowance, family allowance, and supplementary benefits:

I used to get very incensed at the attitude of the civil servants whom we had to see about welfare. We were entitled to the money. My father had worked and paid insurance all his life, but they made us feel they were paying out money to the unworthy poor who had the bloody cheek to be orphans.⁶⁸

⁶⁵ *Report of National Assistance Board for NI 1955*, 15, SOIB-1201, PRONI.

⁶⁶ *Report of the National Assistance Board NI, 1957*, 11, SO/1/B/1245, PRONI.

⁶⁷ NAB Minutes 1957–1963, 29 November 1959, NAB/1/1/4, PRONI.

⁶⁸ Bernadette Devlin, *The Price of My Soul* (Pan Books, 1969), 29, 49.

Devlin's narrative helps to illuminate the intimidation and aggression such women faced in Northern Ireland because they were seen to epitomize both being a drain on resources and fears that large Catholic families were sustaining violent nationalism. Paul Hill, one of the wrongly convicted Guildford Four, born in Belfast in 1954, has similar recollections. Hill's mother, abandoned with four young children by an alcoholic husband, managed to obtain a house on a new estate, but was evicted by the council when it transpired that she had misled them on the application. "The Corporation, whose control over housing was removed in 1971 after complaints that throughout its history it had discriminated against Catholics, evicted us," Hill recounted.⁶⁹

Memoirs also suggest that women claimants in Britain were vulnerable to invasive scrutiny of their homes and interpersonal lives. Buchi Emecheta's *Adah's Story*, a semi-autobiographical account of a young Nigerian woman in 1960s London, described the poverty and hardship she endured with her children after leaving an abusive husband. It depicts Adah's experiences of living in a notoriously decrepit housing block named the Pussy Cat mansions where the awful physical conditions were mitigated by the supportive neighbors who faced similar challenges, including dealing with the difficult welfare system. Adah explained:

There were all sorts of stories going on at the Pussy Cat mansions about fancy men. Separated women were not allowed to have "fancy men," the phrase for men friends. If a woman was regularly seen with one, she'd had it. The dole people would want to know if the fancy man would help with the support of the woman and if so by how much, so that it could be deducted from her weekly dole. Of course, they usually drove the fancy man away.⁷⁰

Emecheta's account helps to understand the implications of state policy that employed intense surveillance tactics to deal with suspected cases of fraud. Women's private lives put them at risk of criminalization, and they were vulnerable to the highly subjective judgments of the NAB officials.

The focus on lone mothers and fraud was not just about their cost to the state, therefore, but also about fears around their alleged sexual permissiveness. Kathleen Kieran, Hilary Land, and Jane Lewis show there was a significant rise in extramarital birth rates in the 1960s and suggest that the shift in sexual morality blurred the boundaries between unmarried mothers and other types of lone mothers.⁷¹ Sociologist Dennis Marsden interviewed women on National Assistance for his 1969 *Mothers Alone*. He found that these women could be financially better off than with a husband on low wages and that many were reluctant to use the law to get maintenance from ex-partners. Marsden suggested that unmarried mothers with more than one illegitimate child were most likely to be suspected of illicit cohabitation. Interviewees complained about the harassment they were subjected to by NAB officers, including their use of "questionable and even illegal practices which had a sinister, and often bizarre, quality," including frequent unexpected visits.⁷² These visits were

⁶⁹ Paul Hill with Ronan Bennett, *Stolen Years: Before and After Guildford* (Doubleday, 1990), 16.

⁷⁰ Buchi Emecheta, *Adah's Story* (Allison & Busby, 1983), 185.

⁷¹ Kathleen Kieran, Hilary Land and Jane Lewis, *Lone Motherhood in Twentieth-Century Britain: From Footnote to Front Page* (Clarendon, 1998), 113.

⁷² Dennis Marsden, *Mothers Alone: Poverty and the Fatherless Family* (Allen Lane at the Penguin Press, 1969), 79, 50 and 188.

part of a wider strategy to address welfare fraud and permitted officers to make subjective decisions about who had broken regulations.⁷³

Marsden's observations were mirrored elsewhere. In Liverpool, Fortescue received further complaints from his constituents. One divorced woman reported that she had been told that if she applied for additional benefits the Ministry inspector would:

want to know details of what occurred in the sex life I had with my husband. How many times I said "No", etc ... He asked me if I had any boyfriends, if so I was to tell him of any, if there were any in the future I was to contact him and give him details. Incidentally, he also told me that any boyfriends I had now or in the future would have to pay for their pleasure. Quite a lot more than this was said... I was shocked, disgusted and very embarrassed. I immediately telephoned the District Manager of the Ministry and complained to him. I was told that they were entitled to ask these questions under an Act of Parliament.⁷⁴

Fortescue's intervention in the Commons led to a clarification regarding the powers of the Ministry men and reinforced that officers were obliged to make it clear that they had no right of entry. The Ministry concluded that the allegations discussed by Fortescue were "not well-founded" but acknowledged the negative publicity the case had received and recommended inspectors should avoid calling at a house after dark "and that in no circumstances should a male officer call on a woman living alone without having a female officer with him."⁷⁵

As far as the state was concerned, however, these invasive policies were worthwhile. Those who dropped their welfare claims after being subjected to investigations were presumed to have been acting fraudulently and by the mid-1960s this belief was embedded in policies. In 1965, the NAB reported, "in even more cases," than in the 525 prosecutions that had taken place that year, "where it was not possible to obtain the evidence necessary for proceedings, the allowances were withdrawn or reduced ... Many persons who became aware that they were the subjects of special enquiries voluntarily surrendered their allowances."⁷⁶ These cases were used to justify the intrusive measures to overcome the elaborate precautions women were allegedly using to hide evidence of husbands and "fancy men" in their homes.

A veritable hotbed of fraud

There is also evidence to suggest that women in Northern cities, especially Liverpool and Manchester, and in Belfast were most at risk from invasive surveillance, as the state perceived them as especially likely to commit fraud due to poverty and the presence of "racialized outsiders." These cities were adversely affected by deindustrialization and job losses in the 1950s and 1960s. In Liverpool, for example, unemployment among economically active men was twice the national average.⁷⁷ In Liverpool and Manchester, Afro-Caribbeans became targeted by anti-fraud policies because of their presumed associations with criminal activities, which reflected the racial bias of the criminal justice

⁷³ There are parallels with Jackie Gulland's history of disability benefits, which shows that the use of "sick visitors" to detect wrongful claims encouraged subjective judgments against claimants. See Jackie Gulland, *Gender, Work and Social Control: A Century of Disability Benefits* (Palgrave MacMillan, 2019), 195.

⁷⁴ House of Commons, Debate on Social Security, 14 November 1968, vol. 773, c.753.

⁷⁵ TNA: AST 37/47, Enquiry into benefit fraud, 1968–1971.

⁷⁶ *Report of the Assistance Board*, 1965, 41.

⁷⁷ Selina Todd, "Affluence, Class and Crown Street: Reinvestigating the Post-War Working Class," *Contemporary British History* 22, no. 4 (2008): 501–18, at 502.

system.⁷⁸ In Northern Ireland, concerns about migrant men causing unemployment led to the Safeguarding of Employment Act 1947, which was aimed primarily at inhabitants of Ireland, and reflected wider fears about mobility from the South to the North.⁷⁹ The legislative relationship between Britain and Northern Ireland was particularly problematic in the context of welfare offenses. Several cases had emerged during and immediately following the Second World War that revealed the challenges in pursuing claimants suspected of fraud who had returned to Northern Ireland, where it was almost impossible to pursue fraud charges or recover overpayments.⁸⁰

These issues shaped how the state approached potential fraud. In 1954, the NAB controller for the North-West complained about the impact of “coloured colonials of whom there were about 640 in North-Western region, mainly concentrated in two small localities in Liverpool and Manchester.” The controller highlighted the problems of high rents and poor employment opportunities for migrants in these areas that put financial pressure on the Board. He also claimed that “there were a few disreputable characters among them who made money from illegal activities of various kinds which were difficult to detect and who when caught attracted the attention in the Press out of all proportion to their numbers.” They recommended recruiting special investigation officers to focus on these groups, especially to identify “undisclosed resources from immoral earnings” and collusion between spouses.⁸¹

Following these discussions, the NAB deployed a targeted investigation to address what they perceived as widespread abuse in the urban areas of North-West England. They implemented new surveillance strategies in Manchester and Salford, using specialist officers who targeted casual work, collusive separation cases, cohabitations, “and others of illicit or nocturnal habit.” The focus of the exercise was to make claimants feel the state was watching them: “it was considered that when it dawned upon certain furtive types that the Board officers no longer confined their investigation to fixed hours or days it would have a salutary effect.” Rather than identify fraud cases for prosecution, the Board hoped these strategies would act as a deterrent “and help eradicate the belief—widely held in certain quarters—that National Assistance was just so much easy money.” In one case the investigation centered on a widow with five children whom they suspected of cohabiting with a man who worked night shifts: “Man enters home in early hours. Surprise visit provided indication of co-habitation ... Also ascertained that applicant recently confined of still-born child; co-habitee being the father.”⁸² These notes suggest the comprehensive surveillance techniques used—keeping watch to confront a night worker returning home—prioritized catching welfare fraud, rather than exploring the reasons or mitigating circumstances around possible false claims. Of note here is the lack of concern about a widow with five children who had recently experienced a stillbirth, which was instead cited as evidence of her ongoing relationship with the deceased baby’s father.

In a four-week period, the study submitted forty-five cases for investigation: twenty-five were cleared; six returned without a clear result; and fourteen were placed under further scrutiny. Perhaps more importantly for the Board, however, was that some welfare

⁷⁸ Kennetta Hammond Perry, *London is the Place for Me: Black Britons, Citizenship and the Politics of Race* (Oxford, 2015), 247; Alexa Neale, *Photographing Crime Scenes in 20th-Century London: Microhistories of Domestic Murder* (Bloomsbury, 2020), 127–45.

⁷⁹ Jack Crangle, “‘Left to Fend for Themselves’: Immigration, Race Relations and the State in Twentieth Century Northern Ireland,” *Immigrants and Minorities* 36, no. 1 (2018): 20–44, at 39.

⁸⁰ TNA: IR 40/9465, Fraud, 1948–49.

⁸¹ TNA: AST 7/1222, Suspected fraud investigation of “difficult cases,” Extract from Minutes of the regional controllers conference, London, 16 March 1954.

⁸² TNA: AST 7/1222, Suspected fraud investigation of “difficult cases,” North Western region, Merseyside, 16 September 1954.

recipients stopped claiming and many “are now becoming decidedly uneasy.” After four months, ninety-eight cases had been examined: allowances had been withdrawn in fifty-seven cases, six cases were submitted for fraud action, and six cases of collusive separation identified; there were also fourteen cases of suspected cohabitation and four of undeclared lodgers. The study was extended to Merseyside in September 1954. At the end of the year, the NAB were pleased with the work undertaken by their special investigation officers in Liverpool and Manchester, stating “our two officers are making their presence felt in the right quarters: I think there can be no doubt whatever as to the value of the procedure.”⁸³

The findings from the 1954 study reinforced the belief that undertaking extensive surveillance strategies was key to overcoming the challenges of proving false welfare claims. Their notes reveal the lengths to which claimants went to avoid being caught by the Board, suggesting they were aware of the scrutiny they were under. A woman with five children, one of whom was illegitimate, was suspected of cohabitation and officers noted: “The putative father of applicant’s illegitimate child was frequently observed climbing onto the house via a back veranda, and leaving by the same rout whenever a Board’s officer visited.” Another woman with three children, the youngest illegitimate, had claimed her husband’s whereabouts were unknown since 1951, and she received seventy shillings from the NAB. However, “persistent and numerous enquiries revealed that husband and wife were living together, but it was impossible to discover precisely when marital relations had resumed. It is certain, however, that the ‘separation’ if it ever really existed, ceased a long time since.” Officers found that the youngest child had been wrongly claimed for as illegitimate and, subsequently, investigators claimed to have “uncovered a veritable hotbed of fraud.” The woman continued to deny that her husband was home but “it is significant that simultaneously with the investigator’s report she returned her National Assistance Order Book saying that she had started work.” In another case, a widow suspected of working while claiming benefits also returned her payment book “without comment, from which it would appear that she had learned of the enquiries into her case. Fraud proceedings under consideration.”⁸⁴ According to the Board, the woman’s symbolic return of the NAB payment book was a clear admission of her fraudulent behavior.

The report relating to the Merseyside part of the study estimated it had led to cessation of allowances in 250 cases and there was “evidence that knowledge of the investigators’ activities spreads quickly amongst applicants of a dubious type.” The controller for the area reported that as a result of the study, “some applicants, whose cases had not been referred to the special investigator, have ‘mysteriously’ ceased to draw an allowance.”⁸⁵ Yet there was no consideration of the causes of fraudulent claims, which, when they came to light, usually featured significant financial hardship alongside domestic abuse or other forms of exploitation. In 1957, a thirty-seven-year-old mother of four from Manchester was jailed for two years for falsely claiming that her husband had deserted her in 1948, leading to a total welfare overpayment of £850. It was almost certainly a case of financial abuse: the woman had resorted to fraud to support her family because of heavy gambling debts accrued by the husband and “almost collapsed when sentence was passed.”⁸⁶ Nowhere in the civil service records is there any discussion of the causes of welfare fraud or the implications of a conviction for women, many of whom, like the Manchester woman dealing with her husband’s gambling debts, had no prior convictions and were trying to care for families in difficult circumstances.

⁸³ TNA: AST 7/1222, Suspected fraud investigation of “difficult cases,” North Western region, Merseyside, 16 September 1954.

⁸⁴ TNA: AST 7/1222, Suspected fraud investigation of “difficult cases,” North Western region.

⁸⁵ TNA: AST 7/1222, Suspected fraud investigation of “difficult cases,” North Western region, Merseyside, 17 January 1955.

⁸⁶ “Wife Cheated Welfare State to Pay Bookie,” *Manchester Evening News*, 10 May 1957.

The 1954 survey also emphasized the link between welfare abuse and fears of immigration, particularly relating to xenophobic attitudes toward white women having sexual relationships with West Indian or Asian men. One Manchester case described a woman separated from her husband, an Indian national, whose illegitimate child was said to have been fathered by a different man who had returned to India. The woman lost her welfare payments after “enquiries revealed that the applicant was using an assumed name, that she was not married, and that she did not live at the address but was a regular caller at the house which was occupied by a number of male Indians and white women of dubious character.” The Board also found “the illegitimate child had been adopted and was fully maintained by his natural father who is not in India but residing in Manchester, and probably cohabiting with applicant.” The North-West report suggested Black men were often accused of claiming welfare while running brothels or selling illegal drugs and that they subsequently had their welfare removed without evidence of full investigations. In Manchester, investigators undertook “patient observation and pertinacious enquiries” regarding a West African man accused of claiming assistance while subletting his home, where they observed “many nocturnal visitors of both sexes” arriving by taxi. Realizing that the man was under police investigation, the Area Office called him in to review his bank statements and, when he refused to do so, immediately stopped his benefits.⁸⁷

Similarly, in Northern Ireland, the NABNI also viewed relationships between women and foreign men as potentially fraudulent and believed they could easily hide undisclosed financial support. In 1954 the NABNI reported intervening in the case of a “deserted wife of an American soldier,” with one legitimate and two illegitimate children, who received an allowance from the USA Veterans Administration and had undertaken no work since claiming National Assistance in 1948.⁸⁸ It also cited the case of a woman who had applied for assistance because her husband had moved to Canada without giving her his address. But the Board “found that he had got no nearer to Canada than Millisle,” a beach area about sixteen miles from Belfast, “and the wife hastily withdrew her assistance claim.”⁸⁹

Inquiries into fraud subsequently focused on tightly knit working-class areas, where inhabitants were viewed as being especially hostile toward the state and would therefore allow these types of false desertion cases to flourish. The NABNI reported in 1955 that fraud work, “instead of diminishing tends to increase” and strengthened its detection work, especially through visits to claimants. This threw up a range of responses:

When apparent misrepresentation is brought to the notice of applicants the response to the Board's Officer is various and often frank and interesting. One applicant said: “Well there's no use beating about the bush. I'm just guilty of what I have done. I might as well tell the truth.” Perhaps the response of another applicant was more disingenuous: “This is my daughter's fault. She told me not to bother as what the Assistance Board didn't know would do them know harm.”⁹⁰

Suspensions were exacerbated by cases involving neighbors and family members who conspired together against the Board. One woman applied for assistance but told the Board that she had moved to live with her sister, who collected payment for her. The officer visited twice, but when she was not there, “he became suspicious and, as a result of his alertness, the woman was found to have been in full-time employment for several weeks past.” The Board found that she had been getting someone else to authorize and collect her

⁸⁷ TNA: AST 7/1222, Suspected fraud investigation of “difficult cases,” North Western region.

⁸⁸ *Report of National Assistance Board for NI, 1955*, APPENDIX IV, 22, SOIB-1201, PRONI.

⁸⁹ *Report of National Assistance Board for NI, 1952*, 24, SOIB-1038, PRONI.

⁹⁰ *Report of National Assistance Board for NI, 1955*, 14, SOIB-1201, PRONI.

Assistance payments and was fined twenty pounds for what the magistrate called “a particularly bare-face fraud.”⁹¹ This reporting exposes how working-class women’s networks in Belfast hampered the police from investigating their crimes and reflected the challenges faced by the state in trying to detect genuine cases of fraud.⁹²

The focus of these inquiries overlooked how poverty placed vulnerable women at risk of extortion and exploitation, however. In 1955 the Royal Ulster Constabulary uncovered a comprehensive system of Family Allowance frauds when they visited a house in the area known as the Pound Loney, near the Catholic area of Divis Street, and found a suitcase in the kitchen containing forty-five Family Allowance books, cash ledgers, and other documents. One of the Family Allowance books was found to have been signed by two different women, including the book-holder and the woman living where the police had found the cache of paperwork. It transpired that a man, his wife, and his sister were taking women’s Family Allowance books in lieu of loan payments, on which they charged the steep rate of five shillings per pound interest. One woman was from Ballymurphy Parade, a Catholic area in West Belfast where she lived with her husband and seven children in one of six hundred concrete new houses that were strongly associated with severe poverty and deprivation. The woman explained she had visited the man “about the loan of some money.” He “didn’t seem too keen to lend the money at first” until she handed over her Family Allowance book to his sister: “They said there would be interest on the money but didn’t say the exact amount.”⁹³ The woman described the man’s “threatening manner” after she later received a new payment book from the Ministry, which she did not hand over.⁹⁴ That they gave up their welfare payments in return for a high-interest loan from unscrupulous lenders provides some sense of the desperation these women must have felt. Yet it also suggests that Catholic women were probably more likely to participate in these kinds of illegal activities because of their discriminatory experiences within the welfare state.

In Britain, the focus on Black and Asian claimants as welfare fraudsters continued amid criticisms of immigration in the 1960s. A 1968 report by the Supplementary Benefits Commission explored the impact of immigration on state welfare. Researchers visited twelve local offices that served high numbers of immigrants and viewed 265 case papers from Black and Asian claimants. Their report suggested high levels of abuse in some city center offices and noted that about a third of cases they looked at were suspicious. It claimed that in relation to West Indian women “there was frequent suspicion of cohabitation, often with the alleged fathers of children, or of receiving money from these men, and it was confirmed that special investigation and fraud action were extremely difficult.”⁹⁵ These observations were part of a wider legal discourse that exposed, “how welfare was intertwined with the legal complexities engendered by the end of empire.”⁹⁶ There were similarities between discussions of polygamy in the 1960s, which Jordanna Bailkin shows focused on concerns that the practice allowed migrant men to shirk their duties as husbands.⁹⁷ However, the 1968 report also illustrates that, in practice, Black and Asian women claimants were identified as potential fraudsters solely because of their engagement with state welfare.

⁹¹ *Report of National Assistance Board for NI, 1957, 13, SOIB-1296, PRONI.*

⁹² Charlotte Wildman, “Working-Class Women and the Buying and Selling of Stolen Goods in Urban Communities in the North West of England and Belfast, 1918–1960,” *The English Historical Review* 137, no. 589 (2022): 1725–59.

⁹³ Belfast Crown and Peace Files, 1885–1994: BELF1/1/2/176/30. 1956, PRONI.

⁹⁴ Belfast Crown Files, BELF1/2/177/7, 1956, PRONI.

⁹⁵ TNA: AST 37/47, Enquiry into benefit fraud, 1968–1971 “Coloured Claimants.”

⁹⁶ Bailkin, *The Afterlife of Empire*, 133.

⁹⁷ Bailkin, *The Afterlife of Empire*, 160.

Discrimination toward Black women claimants is depicted in Rose Thomas's novel, *Bess*, which describes the post-war experiences of Liverpool's Black community and the titular character's experiences as a single mother in the 1960s. The novel depicts a disastrous encounter with an NAB inspector who appeared unannounced to search Bess's home and check she was not cohabiting. The inspector took Bess's payment book, and "tore it apart...before marching down the stairs. My only source of income had gone." The encounter forced Bess to visit the NAB office to plead for a new book, feeling the "shame attached to living off the state and to be seen collecting your handouts was like you had committed a crime."⁹⁸ Thomas's perspective as a Black novelist born in Liverpool's Toxteth during the 1940s exposes the challenges marginalized women were likely to have endured when dealing with the authorities, and suggests that they were most at risk of being subjected to punitive sanctions by ruthless inspectors.

In Emecheta's *Adah's Story*, when Adah's Irish friend Whoopey heard that the "Ministry Men" were visiting Adah at home, she warned: "Watch it, those men do take advantage you know' ... 'I will be very careful,' promised Adah. She too had heard funny stories about the social security officers ... Perhaps there was some truth in them—there might well be." Whoopey encouraged Adah to present herself and her home carefully to avoid raising the suspicion of the inspectors, such as not putting the heating on in case they thought she was rich:

*Those lousy men! If your house is warm and you look nice, they'll think you get extra income from God knows where, and may not approve your grant, you know. You have to whine all the time, and make a song and dance of the fact that you're unsupported ... We are poor, and the bastards want us to look poor ... Good luck. I'll be around in case he makes a grab at you. Just give out a loud yell.*⁹⁹

This extract highlights the acute difficulties Black and Irish women claimants experienced, including invasive home visits that put their personal safety in jeopardy, and the risk of losing their benefits if they did not present an appropriate image of respectable, but not too respectable, poverty.

As Jessica White demonstrates, race and racism were central to lived experiences of the British welfare state as Black women were excluded by white women in a "racialized battle over welfare and who had the right to 'fare well'."¹⁰⁰ Whoopey and Adah, as "racialized outsiders," were particularly vulnerable to the dangers posed by the Ministry Men. *Adah's Story* infers that women in the Pussycat Mansions were all required to be on their guard, including the once-beautiful widow known as "The Princess" who was prosecuted by the NAB for taking on a cleaning job. Nevertheless, perhaps unlike the fate of Whoopey or Adah if they were ever taken to court, the magistrate merely said to this white woman "Go away and don't repeat it."¹⁰¹ Although in some neighborhoods, both real and fictional, there was a sense of working-class solidarity that crossed racial and ethnic lines, it is plausible that in practice British white women received more lenient treatment than their Black or Irish counterparts when accused of welfare fraud.

In Northern Ireland, anti-fraud policies continued to overlook the widespread poverty, particularly in areas of Belfast, and civil servants complained that claimants there caused a disproportionately high burden of welfare payments in comparison to rural areas.¹⁰²

⁹⁸ Rose Thomas, *Bess: Now That I Have Found the Words* (Writing on the Wall, 2018), 187.

⁹⁹ Emecheta, *Adah's Story*, 180.

¹⁰⁰ Jessica White, "'Let Me Tell You How I see It...'. White Women, Race, and Welfare on Two Birmingham Council Estates in the 1980s," in *Everyday Welfare*, Beaumont et al., 261.

¹⁰¹ Emecheta, *Adah's Story*, 185.

¹⁰² "Assistance Board Under Criticism," *Belfast Telegraph*, 25 October 1960.

There were also recurrent criticisms from Catholic MPs in Belfast regarding discrimination against their constituents, especially in 1960 when the deputy Grand Master of the Orange lodge was appointed to the NAB. Irish Labour MPs for the Docks and Falls constituencies complained “the NAB had no representative of a section of the population comprising 500,000 people, who were being treated as second-class citizens.”¹⁰³ Migrants from Ireland were also particularly accused of manipulating the welfare state. In 1963, the Board decided to withdraw “the generous treatment” received by a pregnant woman with several children whose husband was suffering from mental illness. The family had resided in the North since 1960 and although the Board acknowledged the loss of welfare risked “serious repercussions,” they believed the family would not return to Ireland if support was maintained.¹⁰⁴ This judgment underlined the approach from the Northern Irish government toward families from Ireland, who were consistently perceived as threats to the welfare state.

Sectarianism within the welfare state exacerbated inequalities. Nell McCafferty’s powerful biographical account of Peggy Deery, a Catholic widow with thirteen children from Derry who sustained serious injuries from a British Army bullet on Bloody Sunday 1972, described the police harassment and horrific poverty she experienced at the time of the Civil Rights Movement in Northern Ireland in 1968.¹⁰⁵ Entrenched sectarianism and the lack of understanding toward the structural causes of poverty were a precursor to the mid-1970s, when the British government feared that welfare fraud was used to fund the IRA.¹⁰⁶ At the same time, it also helps us to understand why attempts to quash civil disobedience by Catholics in the 1970s focused on making “social security contingent on obedience.”¹⁰⁷ This policy was part of a wider strategy employed by the state to deal with those who were considered not to be worthy welfare citizens. As we have seen, by the 1970s this approach was by no means new when it was utilized to deal with “The Troubles” in Northern Ireland and built on preexisting structures that had reinforced sectarianism within the welfare state.

Conclusion

The issue of welfare fraud exposes the uneasy relationship between state welfare, intervention, and surveillance. Although state legislation sought to alleviate poverty, fears about fraud drew together concerns about the rising cost of welfare, dependency and exploitation of benefits, and criticisms of bureaucracy. However, it is almost impossible to know how extensive welfare fraud was. The material explored here suggests that it was increasingly perceived as a problem and that anxieties about the scale of offending seemed to have increased from the 1950s onwards. The varied application of national policies meant lone mothers were targeted by increasingly invasive strategies of surveillance and scrutiny and were identified as being at high-risk of making fraudulent claims because they were considered able to offend easily and were perceived as drains on state welfare. Invasive systems of checking and monitoring caused some to drop their welfare claims because they feared prosecution, which reinforced the perceptions of the state who celebrated dropped claims as signs of criminality. The state overlooked the causes of benefit fraud, even when they involved women in exploitative situations or substantial poverty.

This research has drawn attention to the female benefit-claimant as an anti-citizen of the post-war welfare state. It suggests continuities with attitudes toward women in receipt

¹⁰³ “Protests Over New Assistance Board Member,” *Belfast News-Letter*, 1 November 1963.

¹⁰⁴ NAB Minutes 1957–1963, NAB meeting 28 August 1963, NAB/1/1/4, PRONI.

¹⁰⁵ Nell McCafferty, *Peggy Deery: An Irish Family at War* (Attic Press, 1988), 32.

¹⁰⁶ Report of Criminal and Civil Proceedings 1974, HSS13-33-22, PRONI.

¹⁰⁷ Rosa Gilbert, “No Rent, No Rates: Civil Disobedience Against Internment in Northern Ireland, 1971–1974,” *Studi irlandesi/ Journal of Irish Studies*, no. 7 (2017): 19–43, at 36.

of welfare and provides further evidence to suggest that anti-welfare narratives and criticisms of claimants did not suddenly appear in the 1970s or were introduced by Conservative critics. Rather, issues of fraud were central to the frameworks and delivery of the post-war welfare state itself. These insights contribute to wider understandings of welfare deservedness and how certain social groups are understood to be more worthy of state benefits and services than others. The drawing of these “fault lines of deservingness” was not in spite of the discourse of universal benefits, but inherent to the foundation of the post-1945 welfare state.¹⁰⁸

Placing women’s experiences of being accused, suspected, or convicted of welfare fraud at the heart of this article has exposed the conflict and disjuncture between the hardships many women faced and the beliefs and prejudices of many state actors. Women who were convicted of welfare fraud displayed evidence of having suffered extreme poverty and difficult personal lives. The hardships they experienced facilitated opportunities for ruthless moneylenders or abusive partners to extort welfare claimants into illicit deals and arrangements. Some women did use welfare fraud to challenge and mitigate the difficulties they endured. It may have been worth the risk of getting caught when, as we have seen, a costly and complicated prosecution was so difficult for the state to pursue. The difficulties in enforcing fraud regulations therefore allowed women to offend and brought the unwelcome gaze of the state into the lives and homes of law-abiding women, purely for being lone mothers in receipt of state welfare. Women were by no means passive here. The case of the woman who complained to Fortescue reached the House of Commons, and she became a symbol of the perceived links between the welfare state and unwelcome state surveillance and intrusion. Yet she was a white British woman, and it is difficult to believe that Buchi Emecheta’s Adah, her friend Whoopey, or Bernadette Devlin’s Catholic mother would have received the same support. Welfare fraud therefore both encapsulated and reinforced the divisions and inequalities inherent within the welfare state that its benefits claimed to eradicate.

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¹⁰⁸ Ben Baumberg Geiger, “Disabled but Not Deserving? The Perceived Deservingness of Disability Welfare Benefit Claimants,” *Journal of European Social Policy* 31, no. 3 (2021): 337–51, at 337. See also Tim Reeskens and Tom van der Meer, “The Inevitable Deservingness Gap: A Study into the Insurmountable Immigrant Penalty in Perceived Welfare Deservingness,” *Journal of European Social Policy* 29, no. 2 (2018): 166–81; Tijs Laenen and Femke Roosma, “Who Should Get What and Why? Insights from Welfare Deservingness Theory,” in *Solidarity and Social Justice in Contemporary Societies: An Interdisciplinary Approach to Understanding Inequalities*, ed. Mara A. Yerkes and Michèle Bal (Palgrave Macmillan Cham, 2022), 65–75.

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