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## Mike Levi's contribution to the BJ Criminology review symposium

Stephen Farrall & Susanne Karstedt, *Respectable Citizens – Shady Practices. The Economic Morality of the Middle Classes*. Oxford, Oxford University Press 2020

This book is somewhat transgressive of the stereotypes of what a book that might be categorized as corporate or white-collar crime might be expected to be (though those terms do not appear in its title). There is an older tradition going back to Edelhertz of white-collar crime as *any* crime of deception or manipulation, but there has long been an informal demarcation between (a) those who try to advance a critique of capitalism's wrong-doing and harm-doing and (b) the perhaps more prosaic empirical scholarship aiming to describe and/or explain business crimes and social and criminal justice reactions to them. At least prior to the Great Financial Crisis of 2008-10, the focus was typically on corporations that made things, but the crisis led to more work on financialisation of the economy and the consequences thereof. However, this book directs the general criminological and white collar crime scholars' gaze towards a "grey zone" of shady practices and of largely unprosecuted but legally *unambiguous* crimes, which illuminates the large but often unnoticed space between the crimes in the suites and crimes in the streets. These are the crimes which, according to the authors, are committed at the kitchen table, on the settee – as the book's cover is telling us - from home computers and laptops (in and out of Covid times), from office desks, but also in direct interaction with fellow citizens in car boot and other second hand sales.

This arena of criminality is what Steven Levitt (2006) termed "white collar crime writ small", and those who commit such offences – as the authors demonstrate with survey data, expert interviews and comments from ordinary people – are (or at least both see themselves and are seen publicly as) respectable citizens from the (mostly) 'law abiding majority' and from the middle classes (in the broad denotation given to these labels by American politicians). It is one of the authors' major achievements to get both the victimisation of these groups and the crimes they commit into perspective, and to show that the overlap of victimisation and offenders among the bourgeoisie is as large as it is in the most violent ghettos (and among the young black male population in parts of the UK). Though it is not clear whether offending followed victimisation or vice versa (or no pattern), citizens who engage in grey or criminal practices are often victims of insurers, banks, builders and repair people, plus the increasingly ubiquitous internet scams.

The authors put a spotlight on these 'garden variety' types of crimes of the respectable which, even if minor and writ small, far outweigh common burglaries in terms of numbers, costs and financial damage, even if they do not rival 'major'

individual white collar and elite crimes in their levels of harm or the social demonology of 'mainstream crimes'. The research presented here is anchored in the context of changes to market economies over the past decades; it is a superb blend of qualitative and quantitative data, combining story-telling by citizens with sophisticated modelling techniques more often found in the quant field; it is – rare in our field – a comparative study, and the authors have aptly compared what they call 'change regions': England & Wales, where the Thatcher government changed the economy beyond recognition, (former) West Germany with a consolidated market economy, and (former) East Germany, where citizens who had mostly known only Soviet-style communism overnight found themselves immersed indelibly in a form of market economy that hardly any of them knew how to navigate. Finally, in the last chapter they take their approach of analysing "moral economies" to the European level.

Indeed, it is the contemporary "moral economy" that the authors bring to the fore: predatory societies, where (though I have some reservations about the empirical validity and invariability of this proposition) everybody takes advantage of everybody (if they can). The authors make brilliant and creative use of a concept originally developed by E.P. Thompson to describe food riots in 18<sup>th</sup> century England. What Thompson found was not our usual market equilibrium of the Chicago economist boys (and corrupt 'good old boys') type, but an intricate balance between the moral requirements of fair prices and profit maximisation, and what was morally acceptable or legitimate and what not. This concept, which the authors enrich with data on perceptions of trust and legitimacy, as well as anxieties and fears, proves to be remarkably well suited for the sweeping changes that confronted consumers in the marketplace since the 1990s. These changes, including both deregulation and privatisation as part of widespread neo-liberal policies, resulted in returning consumers to *caveat emptor* and stripping them of (in my view, some but not all) regulatory protection, thus altering the moral economy in all three change regions.

The focus on the morality of the market place, of citizens as consumers and of consumers as citizens, makes the insights generated in this book easily transferable to other changes and settings: they apply to the growth of internet retail, as well as to behaviour in financial and health crises. (Though subsequent to the book, Covid-19 has generated more proactive protective behaviour towards online consumers by governments and the financial sector.) New and ever-changing technologies, financial crises and pandemic emergencies all create changes in the fabric of the existing moral economies. The authors creditably draw attention to the behavioural and attitudinal mechanisms and draw a line from those that shaped markets in 18<sup>th</sup>

century England, to the changes in the early 21<sup>st</sup> century, when the body of the research was conducted. Their framework will help us to understand contemporary internet retail markets as they emerge during and after the pandemic, as well as the market economies in countries with rapidly growing middle classes (e.g. BRICs).

For me, Chapter 5 is one of the highlights of the book. It tells the story of how the moral climate of the market is constructed, and of how citizens communicate risks, practices and blame. While white collar crime 'at the top' is the target of moral campaigning and intuitive moral judgments shared by 'critical criminologists', in the sphere of the crimes of everyday life there is a widely shared and stable ('immoral') consensus, which offers a well-stocked reservoir of techniques of neutralisation and justifications for shady practices, which attracts less attention among criminologists, NGOs and among the police, since it is low profile and yet laborious and complex to handle. It is stunning how uninhibitedly and deliberately citizens share their war stories about insurance frauds, help each other in evading taxes or share advice on how to do it or to avoid victimisation. These crimes are not a secret among themselves and attract no internal or subcultural stigma.

The narrative of the book is based upon an outstanding blending of qualitative and quantitative research, which is unparalleled in the field. Tables, figures and models are brought to life alongside accounts of citizens who have struggled with red tape and small print, or were just not getting what they were legally entitled to. The authors provide compelling narratives for their complex models, and they develop their account based on these observations from the field. These are stories which show how the intricate balance of the moral economy has shifted and may continue to shift, where even many middle class people feel increasingly powerless, and finally are hitting back to get what they think is their right (if necessary by compensating 'scams' against the businesses who have shown lack of care for them or are expected so to do). Pushing the weight of responsibility towards consumers comes with limits, as the comparisons of European market economies shows in chapter 9: where businesses are perceived as unfair and consumers feel powerless, rates of involvement in shady practices and offending increase. This is a special case of the more widespread focus on procedural legitimacy within criminology.

The authors have put together an abundance of results from their original research and secondary sources that undermine widely held beliefs about these sorts of mundane practices. They show that the financially better-off rather than (in my view, *only*) the poor and the 'just about managing' (in the iconic phrase of former PM Theresa May, <https://www.gov.uk/government/speeches/britain-the-great-meritocracy-prime-ministers-speech>) regularly and guiltlessly engage in the crimes of everyday life. It is not (or not just) inequality that is driving offending and

victimisation in the market place, but societies with large middle classes and consequently less inequality have a higher share of such offending. The creation of a moral climate takes place in the middle of society and within the subculture of the middle classes rather than at the margins of society. Fear and distrust, victimisation and offending are intricately linked for 'housewives' and young professionals alike.

The authors do not provide a morality tale, but a tale of contemporary morality in everyday life. They refrain from explicit moral entrepreneurship and are content to measure and describe what we (mostly) do. As one of the authors told me deadpan: "After doing this research, I have to claim every penny in my tax return. That is how morality researchers are punished!"

There are few points of criticism of this work. One nagging question is that the occasional somewhat reductionist attribution to neo-liberalism risks failing to account for variations between roughly similar countries in the extent of small-form (and large-form) white-collar crimes. We simply do not know enough about the extent of offending and victimisation in those countries not surveyed intensively by the authors or their secondary sources to be sure that this is a consistent pattern.

This sort of offending and victimisation is not as culturally 'sexy' as elite malfeasance, Ponzi schemes or 'romance fraud', but I hope it will stimulate readers and the authors to do further work to test and to refine its thoughtful conclusions. It is a very worthwhile complement to other sectors of the criminological and sociological canon.