



PREVENTING WELFARE FRAUD IN SWEDEN

INTERVIEWS WITH OFFICIALS FROM THE
COUNTY GOVERNMENT OF KALMAR AND
SKÅNE

EMELIE GÖRANSSON

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Studies indicate that fraud is a growing issue in Sweden, outpacing law enforcement's efforts to maintain it. There is limited research concerning welfare fraud, the aspects of prevention, and what processes have worked in Sweden. The prevention strategies need to progress towards this development considering that welfare fraud is a crime which affects every person in the welfare state. Therefore, the aim of this study was to investigate and analyse the prevention strategies against welfare fraud in Sweden through semi-structured interviews with six officials from the County Government of Kalmar and Skåne. The administration process was also investigated with the expectation to identify possible ways to develop preventive strategies. The Situational Action Theory was used as a tool to discuss and describe possible ways to prevent welfare fraud. The result showed that the tendency to report welfare fraud among officials is low. There is also a lack of cooperation between different governmental organisations and significant differences in the control work that varies between being thorough and absent. Although the county governments have started to examine the issue of welfare fraud, the results implicate that the issue is not as heavily prioritized as it needs to be. Future research is crucial. The controls and prevention strategies against welfare fraud within the County Governments needs to be developed further.

Keywords: County Government, Crime Prevention, Sweden, Welfare Benefits, Welfare Fraud.

PREFACE

After spending countless hours on this thesis, I feel very proud and happy with the final result. However, this would not have been possible to do if it were not for the officials of the County Government of Kalmar and Skåne who participated in this study. I would like to thank you all for your participation which helped me get an understanding of how the administration and crime prevention processes work within the County Government. Your expertise and knowledge have been very educative. I would also like to thank the other officials that helped me to get in contact with the right key individuals for the interviews. Furthermore, I want to thank my supervisor Marie Torstensson Levander, who has been very helpful and patient during the process of this thesis, especially with my never-ending questions. I would finally like to thank my family and my friends for proofreading my thesis and for listening to my ideas and questions.

Thank you!

Emelie Göransson
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ABBREVIATION LIST

BCL	Benefit Crime Law
CG	County Government
CU	The Countryside Unit
EC	Economic Crimes
GO	Governmental Organisation
SAMEB	Local Cooperation for Economic Crimes
SAT	Situational Action Theory
SBA	The Swedish Board of Agriculture
SEA	The Swedish Enforcement Authority
SECA	Swedish Economic Crime Authority
SNCCP	The Swedish National Council for Crime Prevention
SSIA	Swedish Social Insurance Agency
SSU	The Social Structure Unit
STA	The Swedish Tax Agency
WB	Welfare Benefits
WCC	White-Collar Crime
WF	Welfare Fraud
WS	Welfare State

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1. INTRODUCTION

What makes the victimless crime a dilemma for our society? It is considered to be the perfect crime because the victim cannot be seen, but the victim is the Welfare State (WS) and all individuals living there (Freiberg, 1988). The state is not supposed to be weak. Trust and respect for both the law and state decreases when it is presented as a victim therefore, it is uncommon that it is (Dahlén, Anderzon, Klingensjö, 2009; Freiberg, 1988; Ionescu, 2010). Welfare Fraud (WF) is highly under-researched and the available research has different focuses. There are reports from Governmental Organisations (GOs) on the Swedish context, but barely any peer-reviewed research articles. The costs of fraud are still not identified, the amount is only estimated, and it could be an even larger problem than anticipated (Makowiecki, 2015; Spann, 2014; Tunley, 2011c). Even though the exact amount of fraud losses is not known, it is essential to prevent WF for the amounts that are known, are large enough to be a real concern. It is alarming that this field is this unprioritized, the politicians seem to only want to be seen fighting the problem not really solving it (Shannon, Hradilova-Selin, Skinnari & Hörnqvist, 2016; Tunley, 2011a). WF is a major component of crimes against the government (Smith, Jorna, Sweeney & Fuller, 2014). Fraud keeps increasing and the prevention methods should follow this development (Friström, Schoultz, Åslund & Korsell, 2008; McKeever, 1999; Shannon, et al, 2016; Rikspolisstyrelsen, [RPS] 2009). One of the biggest problems with Economic Crimes (EC) is that it is not always seen as a crime and it is time to understand the seriousness of EC, especially the ones that affect everyone (Official Reports of the Swedish Government, [SOU] 2007; Shannon, et al, 2016).

1.1 Aim

The aim of this study is to investigate the prevention strategies against WF in Sweden and the possibility for further development. Looking specifically at the County Government (CG) of Kalmar's and Skåne's administration process and the prevention strategies that are used. In this study Situational Action Theory (SAT) will be used as a tool to discuss and describe possible ways to prevent WF. SAT is duly described below.

1.1.1. Research Questions

- How does the administration process at the CG of Kalmar and Skåne work?
- What type of prevention strategies do the CG of Kalmar and Skåne have? How do they work, and can they be developed?
- How should WF be prevented according to SAT?

1.2 Definitions

Economic Crime is a crime of financial characteristics within legal business cooperation for example tax evasion, embezzlements and fraud (Nationalencyklopedin [NE], 1991).

Fraud is defined as the use of misleading actions that causes someone to act which leads to an economic profit for the offender and harm for the deceived (NE, 1990).

Welfare is referred to as the status of citizen's wellbeing in relation primarily to the economy, health, education, living, and working conditions (NE, 1996a).

Welfare Benefits are allowances that can be applied for and received from the government (NE, 2019).

Welfare Fraud is when the WS is the victim of fraud by either governmental officials that embezzled money or by individuals that attempt to receive more benefits than they are entitled to (McKeever, 1999; Reamer, 2015; Reis, 1981).

Welfare State is the social politics responsibility for the citizens' welfare according to the conditions mentioned (see welfare) which is financed by taxes and contributed to society through different benefits (NE, 1996b).

White-Collar Crime is a crime committed by a person that is considered respectable and has high social status because of his occupation (Sutherland, 1983).

2. BACKGROUND

In many countries between one quarter and one-third of the population receive Welfare Benefits (WB), including retirement, disability, unemployment, parenting, and study (Prenzler, 2016). The majority of the western countries created their welfare systems post WWII. During this time there were few controls and they were highly vulnerable to fraud (Prenzler, 2011). WF prevention was developed during the 1980s/1990s. The systems were still vulnerable and little was known about the losses of fraud (McKeever, 1999; Prenzler, 2011). Usually, more individuals apply for income benefits during economy downturn and the assumption is that WF increases then as well (Tunley, 2011c). In Australia there are annual surveys conducted of the GOs and their experiences of fraud (Smith, et al, 2014). The UK intended to simplify the benefit system to reduce poverty and unemployment which additionally would reduce the occurrence of fraud and error in the welfare system (Makowiecki, 2015). By replacing many benefits with a single benefit and improving information exchange between GOs, this would increase fraud protection and penalties (ibid). In the 1990s the government began attacking the welfare recipients through aggressive investigations and criminal prosecutors (Gustafson, 2009). The political agenda behind these is argued to be seen to do something about the problem (Tunley, 2011a).

2.1 Swedish Context

The state and the GOs have important roles as redistributors of WB, this creates an opportunity for the offender to conceal their financial assets, avoid payment of taxes, and still receive WB (Kuhlhorn, 1997). According to crime statistics, it is relatively equally divided among male and female offenders that commits EC and the average age is higher than other types of crime (Shannon, et al, 2016). However, females tend to commit WF more often than men (Davies, 2003; Steffensmeier, Harris & Painter-Davis, 2015). White-Collar Crime (WCC) is generally committed by the higher class of society however, WF is more likely to be committed by those without recourse (Benson & Simpson, 2009; Marriott, 2017; Tunley, 2011b). In 2014, The Swedish National Council for Crime Prevention (SNCCP) studied fraud in Sweden because of an increase of the

reported fraud cases, along with increased victimization according to the national safety surveys (Shannon, et al, 2016). The largest increase of reported crimes in Sweden during 2018 was fraud, with an increase of 25% from 2017 (SNCCP, 2018). In 2007 the Benefit Crime Law (BCL) (SFS 2007:612) was created in Sweden to help protect the welfare organisations from fraud (ibid). Crimes against the BCL seems to have no remarkable increase between the years of 2008 and 2015 (Shannon, et al, 2016). The CG is not included in BCL. There are different opinions of whether the CGs of Sweden should be included (SOU, 2008; Wennerström & Skinnari, 2018). In Sweden there are two types of benefit categories one general like child care benefits and dental care benefits. Fraud against these are unusual (Shannon, et al, 2016). The other one requires filed forms for needs and contributions: for example, health insurance and unemployment benefit. WF can be done by reporting a higher previous and a lower current income to receive more benefits (ibid). Benefits can be applied for as individuals or as companies (SOU, 2008).

Sweden is divided into 21 counties with one CG in each (SFS, 2017:868). There are units within each CG, responsible for different tasks such as the Social Structure Unit (SSU) and the Environment Unit. The CGs are responsible for the states administration in the counties, with the exception that no other authority is responsible for specific management tasks, and they distributed benefits (ibid). The main difference between the CGs benefits and the other GOs is that the CGs payments are rarely a continuous monthly payment (Wennerström & Skinnari, 2018). Individuals can use fake documents to receive payments while working in one county but receive payment from another county (Dahlén, et al, 2009). There is a Local Cooperation Bodies for Economic Crimes (SAMEB) this was founded during the 1990s to establishing cooperation between organisations to prevent EC (Friström, et al, 2008; Korsell, et al, 2010). SAMEB are in charge of different projects and have controls that focus primarily on issues such as commercial traffic, illicit work, money laundering and WF (ibid). There are different individuals that are represented within SAMEB: they are the governor, officials from the regional public prosecution office, county police commissioner, the regional director of The Swedish Tax Agency (STA), officials of the CGs, the Swedish Enforcement Authority (SEA), Customs Administration, and Swedish Economic Crime Authority (SECA) (Korsell, et al, 2010). An investigation of all the organisations that are responsible for WBs is needed to measure the risk of fraud and the control work needs to be extended outside the BCL (Wennerström & Skinnari, 2018).

2.2 Costs of Fraud

The cost of fraud is extremely difficult to estimate. There is a lack of good data and it is argued that many frauds are never reported (Mayhew, 2003). Many have tried to estimate the losses of fraud and the results vary greatly (Makowiecki, 2015; SNCCP, 2007; SOU, 2008; Spann, 2014). WF losses in Sweden are estimated between SEK 4 to 29 billion (Yarden & Maor, 2014). In one study, 41% stated that they knew someone that had worked illicitly or defrauded the unemployment insurance benefit (SNCCP, 2007). If this result was generalized to all distrusted unemployment insurance benefits, it yields an incorrectly distributed amount between SEK 1 to 1.5 billion (ibid). The Swedish Social Insurance Agency (SSIA) was granted SEK 300 million from the government to improve their control work in 2006 and 2007, which resulted in an increased number of investigations and reported WFs (Yarden & Maor, 2014). SNCCP looked at 46

cases against the BCL that had been prosecuted. Among these, the amount that was wrongly distributed ranged from SEK 1500 and to SEK 19 million (Shannon, et al, 2016). In 2007 SEK 510 billion was distributed through WB, totalling 17 % of the GNP (SOU, 2008). More research is needed to achieve an accurate estimation of the true values of fraud losses and their impact (Spann, 2014; Tunley, 2011c).

2.3 Theory

Situational Action Theory (SAT) was created by Wikström (2010) because he thought there was a need for a clear definition of what crime is, what moves people to commit criminal acts, and how individual characteristics and the environmental factors interact in this process (Wikström, 2006; Wikström, Oberwittler, Treiber & Hardie, 2012). SAT aims to be a general theory of moral actions and crime, therefore proposes a situational mechanism called perception-choice process. This can link the individual and the environment to the individual's action (Wikström, 2010). The basic explanation of SAT can be summarised as $P \times E \rightarrow C$. P is crime propensity, E is criminogenic exposure, \rightarrow is the perception-choice process and C is the act of crime (Wikström, et al, 2012). When an individual and a setting interact, this creates a situation that results in an action (ibid). The setting is defined as a part of the environment a person can access with their senses and the situation is defined as the perception-choice process that appears after the person-setting interaction (Wikström, 2010). Individuals vary in their propensity to engage in acts of crime. Settings can vary in the criminogenic exposure they provide and in how criminogenic a place is between individuals (ibid).

There are two main personal factors that establish an individual's crime propensity: morality and the ability to exercise self-control (Wikström, 2014). Furthermore, two important environmental factors that affect the criminogenic exposure. These are the moral rules of the setting and their level of enforcement of two main types of motivation in crime: temptation and provocation (Wikström, 2010). A temptation can occur when there is a connection between an individual's desires and an opportunity to satisfy a desire or to fulfil a commitment the individual has made (Wikström, 2014). The moral filter is the rule-induced moral of an individual's action alternatives. It cannot explain why a person behaves in a certain way but is important in the explanation of why people act the way they do. Individuals commit crime because they see it as an alternative. If an individual does not see crime as an alternative, no crime will be committed (ibid). Controls can only play a role if an individual is motivated and sees crime as an alternative, otherwise there is nothing to control (Wikström, 2010). The relationship between the motivation, the moral filter, and controls can be explained as a motivation if necessary for any action. The moral filter determines which alternatives the individual perceives to satisfy the motivation, then how the controls influence the process of the choice (ibid). This theory was chosen in this study because it is a general theory of crime, but it is rarely used to explain WCC.

3. PREVIOUS RESEARCH

WF is under-researched. A few studies have suggestions on how it can be prevented. The Data-Matching Agency is a legislation that uses tax file declarations for data-matching between government agencies in Australia (Prenzler, 2011). The purpose was to ensure that the information about each

customer was consistent between agencies. Three types of matchings were used: *Payment Matching* to ensure that the customers receiving a payment were not precluded by another payment. *Income matching* allows the customers to declare income to be checked against income data elsewhere. *Personal identity discrepancies* worked to compare personal identity information for specific tax file numbers held by the Australian Taxation Office. It is probable that diagnostics could be developed by categorizing fraud cases in detail and analysing offender methods, the resources could then be used in targeting the most frequent or most expensive fraud types to close off opportunities (ibid).

Kuhlhorn (1997) conducted a study with focus on housing allowance in Sweden that covered over 472 000 households. This allowance is mostly contributed to families with children with a low income and a high housing cost. Data from both the housing allowance and sickness insurance was used, since individuals have to report their income to receive the benefit. The prevention method was already in motion when the study was conducted with yearly check-ups of changed incomes. It can be discussed as successful, but nothing can really be discussed about the amount that was saved since the study was retrospective. The results of the study were that the extent of this type of WF: 2.7 percent in the first year and 1.2 percent in the second year were considerably less than what was commonly asserted in debates about EC or the extent of demoralization in Swedish Society (Kuhlhorn, 1997). One critique against this result was that the offender would not report a lower income to just one of the organisations. After the opportunity structure changed, the compliance among recipients of benefits increased and more individuals reported changed income than before. The linked processing of data files opens up substantial and interesting probabilities of crime prevention (ibid).

In one report by Gee, Button & Brooks (2015) collected the latest accurate and statistically valid information from around the world about the real financial cost of fraud and error. Once the extent of fraud losses is known, it can be treated like any other business cost, then it is something to be reduced and minimized in the best interest of the organisation concerned (Gee & Button, 2015; Gee, et al, 2015). No crime has a 100% detection rate but detecting fraud can significantly reduce costs if it can be measured. The methodology to achieve this accurately has only been developed and implemented over the last decade (ibid). Now that fraud and error losses can be measured, proper judgements can be made to reduce them (Gee, et al, 2015).

3.1 Previously Suggested Prevention Strategies

Fraud receives more attention than before, the proposals on how to defeat fraud are in the government's agenda to reform the WS (McKeever, 1999). It is essential to succeed to protect the integrity of the benefit system, safeguard the state budget, and ensure that the standards of behaviour in society are upheld (ibid). The administration process must be designed to make it as difficult as possible for fraud to occur (McKeever, 1999; Prenzler, 2011). There are different ways to prevent WF, but special investigators and prosecutions of fraud perpetrators seem to be the best way (Warren-Hutton, 1985). Since fraud increases, the prevention methods need to follow this development, therefore cooperation between organisations is essential (Frström, et al, 2008; McKeever, 1999; RPS, 2009; Shannon, et al, 2016). WCC is dependent on opportunity and differs in comparison to other crimes. The differences create difficulties for

control, but also provide new openings for control (Benson & Simpson, 2009; Wennerström & Skinnari, 2018). Finger imaging is another prevention method. When the benefit is collected, the fingerprints are saved and compared to the other welfare databases to prevent individuals from receiving more benefits than they are entitled to (The Harvard Law Review Association, 1996). Risk management within fraud is another suggestion (Mercier-Laurent, 2016). Technology has increased the opportunities to commit fraud, but it can play a key role in developing new methods to prevent fraud (Spann, 2014). Fraud analytics is an effective approach in the fight against fraud because patterns and trends can be discovered and strategies can be developed from them (ibid). Anti-fraud measures are under-researched, especially in terms of “what works” (Prenzler, 2011).

There is no overarching body that coordinates activities related to combatting WF in Sweden (Yarden & Maor, 2014). WB are administered by numerous organisations and each agency independently undertakes the prevention of WF. In some of the organisations, there are specific control investigators that report fraud to the police directly (ibid). The focus is mostly on reactionary control rather than primary prevention (Shannon, et al, 2016). Many of the organisations are unfamiliar with control work and only make an attempt if there is time. It is difficult to separate the legitimate and the fraudulent applications (Wennerström & Skinnari, 2018). There is a risk associated with payments when the same administrator can both control and certify the payment (Dahlén, et al, 2009). A suggestion to help the prevention of WF is for each of the different organisations to have access to each other’s files to see if any person is registered there as well (Shannon, et al, 2016). The cooperation between organisations and specialists is essential to carrying out thoroughly effective investigations (Dahlén, et al, 2009; Wennerström & Skinnari, 2018; Yarden & Maor, 2014). There is a need for individuals with expertise within different fields such as WF. To have specific individuals monitoring the issue and supporting the staff directly, this would make the work more effective and controls would be used more frequently (Dahlén, et al, 2009; Engdahl, 2010; Shannon, et al, 2016). The WF efforts could be improved by having regular risk analyses and the attitudes towards WF must be given a lot of space in the preventive work (Dahlén, et al, 2009; Shannon, et al, 2016). Sometimes rules are bent within the organizations because they are too complicated and take up too much time. The organisations need to be service-minded and the work must be effective (Engdahl, 2010; Shannon, et al, 2016). The different organisations can go back and look at applications and therefore the systematic crimes should be easier to detect (Shannon, et al, 2016). An expansion of the law of information about incorrect payment to help the GOs to increase the use of the existing rules about information is suggested (Shannon, et al, 2016; SNCCP, 2007; SOU, 2007).

4. METHOD & ETHICAL CONSIDERATIONS

In this section the method and ethical considerations will be presented. The study aims to get an understanding of the WF prevention in Sweden and wants to explore the true existents rather than generalize the result to the whole population.

4.1 Qualitative Method

In this study the interest was towards the sentences and the meaning behind them rather than the statistical correlation, therefore a qualitative method was used (see Alvehus, 2013). The researcher is an important tool when collecting and

interpreting the data and the method is in a sentence more "subjective" than an experiment (Bryman, 2011; Kvale, 1997).

4.1.1. Semi-Structured Interviews

The semi-structured interviews were conducted with key-individuals at the two CGs of Kalmar and Skåne. The questions concerned the official's experience of quantities and qualities. The interviewer seeks knowledge about the quantities of the concepts and any relationships between concepts (Lantz, 2013). The questions asked in the interviews differ slightly depending on the officials work-post. All questions were developed from three themes and asked in a specific order, in some cases follow-up questions were asked (see appendix 3). This gives a combination of open and firm answers and the respondent gives a view of what the interviewer finds meaningful (Lantz, 2013). The semi-structured interview was chosen because it allows the interviewer to start from key issues but also direct the interview arbitrarily (Bryman 2011). The interviews were conducted over the phone, ranged from 25 to 55 minutes in length, and were recorded with permission from the respondents. One of the interviews was conducted with two respondents by their request since they work so close together. Phone interviews were due to restrictive geographical locations of the respondents. The interviews were conducted in Swedish and then translated.

4.2 Sample

Since this study was done in the interest of knowing how the CG worked to prevent WF, essential key-individuals were chosen that could answer questions about the administrative process and the CG's crime prevention strategies. The sample is a combination of key-individual and snowball sampling (see Bryman, 2011; Wikström, 1990). First, the organisations were contacted and they helped establish real contact with the key-individuals. Unfortunately, there was a low response rate to the emails and phone-calls, and this resulted in a total of six respondents. There were three respondents from the CG of Kalmar and three from the CG of Skåne and both from the Countryside Unit (CU) and SSU. The respondents were from different CG's and units because many of the officials contacted were not interested in participating in the study. It has however turned out rather beneficial to have individuals from different CGs and units since it provides a broader aspect of their work and their differences.

4.3 Analysis

After transcribing the interviews, a systematic text condensation was done. This method identifies, analyses, and reports themes within the collected data (Akinyode & Kahn, 2018; Braun & Clarke, 2006; Malterud, 2012). This helps the analysis to be descriptive in understanding the different phenomenon described. By studying contradictions and similarities, it explores what contexts are hidden in the description of the phenomenon (Lantz, 2013). The analysis consisted of four steps by the recommendations by Malterud (2012). Firstly, the transcripts were read through and during the second time, the preliminary themes were identified. During the second step code groups within each theme were identified, this to describe the different themes. During the third step the code groups were put into subgroups within the theme and quotations to match each code group was selected from the transcripts. The subgroups were then organised and put into the different code groups. An artificial quotation was written for each of the different code groups to receive a good overlook of the subgroups. Then the code groups, the artificial quotations and the real quotations were organised within the theme.

During this step the themes received their final names. The final step included making the data understandable, descriptions and concepts of the data. This is done by putting each subgroup into stories and then within the code groups and then finally the themes have a meaning.

4.4 Ethical Considerations

There are ethical issues that can occur when conducting research, four ethical considerations that should be considered when conducting research (Bryman, 2011; Maxfield & Babbie, 2015; Teorell & Svensson, 2007). The first one is information and this was accomplished with the information letter that was distributed to all the respondents (see appendix 1). Then the given consent was achieved by information in the letter about their right to stop their participation whenever they want to and their written consent before the interviews were conducted (see appendix 2). Confidentiality was achieved by the material being safe from individuals that have no right to it. The material was used by me and my supervisor. The anonymity of the respondents was upholding, no information that could tie the respondents to this study was revealed. The results will be presented on group-level, the work-posts of the individuals will not be revealed since it would compromise their anonymity. The material will be on a separate disk and the material will be destroyed as soon as the essay has received a passing grade (see appendix 1). The material was only used for the purpose of this study. There was no need for an ethical application after discussion with the supervisor, since the interviews only look at their professional role in the workplace.

5. RESULTS

In this section the four themes that were identified during the analysis *Administration Process*, *View of the Crime*, *Control Work* and *Prevention* will be presented.

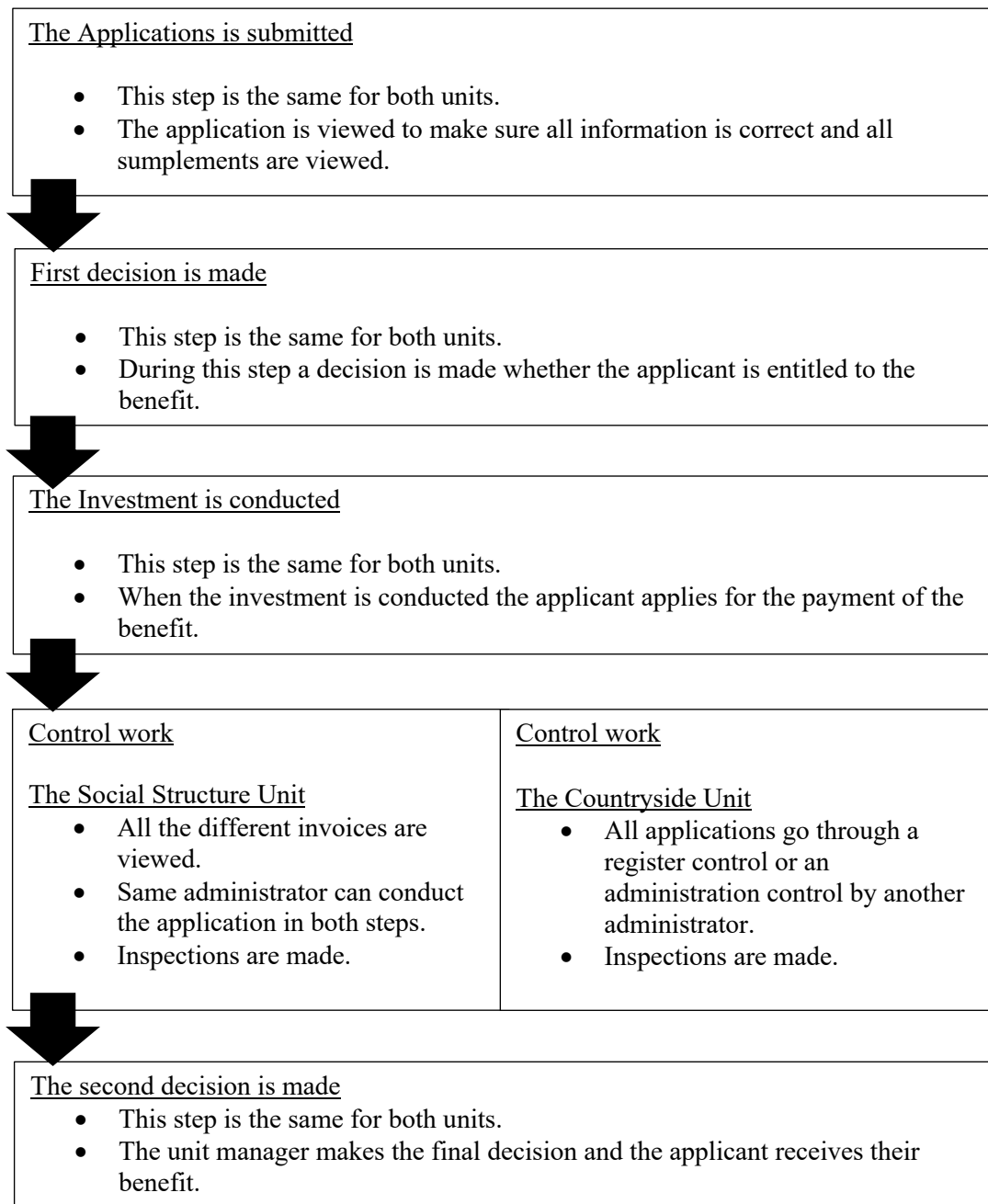
5.1 Administration Process

The respondents in this study work at two different CG and units. SSU is connected to the National Board of Housing, Building and Planning and the CU is connected to the Swedish Board of Agriculture (SBA). The majority of the benefits that can be applied for from these units are investment benefits for companies: for example support to help install solar or build apartment-buildings or stables. In general, the administration process is the same for all benefits. The decision process is divided in two parts. The application is handed in and is viewed to make sure that the applicant is entitled to the benefit. The information and possible supplements are viewed. Then the first decision is made and the applicant can start working on the investment. When the investment is completed, the applicant can submit all invoices and documents needed and apply for the payment. Within these units there is at least one individual responsible for the administration process to function correctly, this individual is also the one that handles the appeals.

There are differences between the two units (see table below for clarification), within the SSU, before the second decision is made, is where the application is actually reviewed. All the invoices are carefully viewed and a decision of payment is done. At SSU each administrator can monitor the same application the first and second time, but the unit manager makes the final decision. This provides some risks according to previous research (Dahlén, et al, 2009). Moving forward

to the CU there are specific priorities that the administrators follow regarding their benefit applications, due to their long administration waiting list. The plausibility assessment of the material is usually established by an expenditure sheet that is handed in. All the applications go through either a records control or an administration control by another administrator before the unit manager makes the final decision. Within CU the same administrator cannot conduct the first or second decisions, nor the inspections afterwards. The controls will be discussed in detail within the next section.

5.1.1 Administration Process table



5.2 Control Work

Control work is an essential part of the administrator’s assignments. The application goes through controls before approval. The two units vary regarding the control work. According to the administrators the control work seems to be

thorough and a priority overall. There are some disagreements between the respondents regarding the challenges that occur.

[...]When they apply for payment, we control every single invoice, that it is an invoice and that it consider the investment that they are granted and we check payment advice, not everyone believes that we are this thorough that we control every single invoice but we do even if they send in 150 invoices we control every single invoice.

One of the most essential aspects of control work is looking through the invoices in detail. The CU have inspections after the investment is done, this is conducted either by them or by SBA, however not all the investments are inspected, if the applicant receives over SEK 450 000 it has to be inspected. Other inspections are usually only executed if the administrators have a feeling that something is not legitimate. In total only a few investments are inspected. The inspection protocol is reported into the system and it is possible to do controls grandly. There are controls of double funding, permits, situational plans, plausibility assessments, creditworthiness, dept to the SEA or any record of non-payment. There is a second inspection a few years after the final payment conducted by the SBA. Other organisations like the European Union inspect the CU, to make sure that the benefits are being correctly executed.

[...]These renting house buildings, there is something we have started working on, part of the demands for this benefit is to have interns. And then they just mark a box in the application "yes, we have interns". And then that is just fine, but we have never checked that.

The SSU is a bit different, they feel secure about benefit for solar after starting up their project of more control. There are controls to make sure that no work has been done before the application is submitted, that the applicant has not made any deduction from taxes for this service and verification that the solar is in use. There is cross-matching between different registers as far as it is possible example the CU has solar benefits as well. However, there is no control with the SEA to see if the farmer has removed the sales tax and there is no control whether the solar is on the house or the stable. The benefits for building apartment housing are inspected afterwards to make sure it is used for the purpose it was granted benefits for but has not yet been done due to lack of time. With this benefit the companies have to accept interns and there is a belief that this is something that they probably do not have, the idea is to start controlling this by requesting names and which school the interns belong to and start doing random controls. With these controls the expectation is that this will spread to the other businesses so that they make sure to have interns.

There are large amounts of money within broadband and it is extremely hard to control, they send in invoices of SEK 6 million and say we have dug there and there and there. I have no idea if they have dug there and there.

The process of the handling of the applications can be a bit stressful because they want to distribute the benefits to the individual that is in need of it. There are divided opinions of the lack of time is a reason for the lack of control. Some of the respondents say that it is a problem as were the results from Wennerström & Skinnari (2018) and other respondents disagree. Some challenges that the

respondents experience with their control work is that it can be difficult to see if the work has actually been done on the investment in question or how much material is needed. This can be difficult to view on the invoices. Some of the benefits are only available for a short period of time due to priorities, this makes it hard for routines to set.

5.3 The View of the Crime

There are some assumptions among the majority of the respondents that they might be a bit naïve, both in the sense that the routines are correct and belief that no considerable amount of WF is occurring. When individuals apply for the benefits, they basically mark a box that says, “I promise on my honour and conscience that the information in this application is true”. Some of the respondents report that it is quite easy to see a structure in the applications of whether they are credible or not. This is not compatible with previous research (Wennerström & Skinnari, 2018).

Generally, I believe that the county government is very naïve when it comes to this and the reason is that, they sign off on honour and conscience.

I know there have been cases that I have handled where the managers have reason that there will be a rejection and then that is it.

If something is off with an application whether it is an obvious fraud attempt or an incorrect application there is a rejection of the application more often than an actual report to the police, a so called zero-decision concurrence with zero SEK. This corresponds with Mayhew (2003) that the majority of the fraud and fraud attempts are never reported. The rejection is done and if the applicant wants to appeal the decision. The application receives another look, either the application is rejected again, or it gets reported.

I do not think that the county government is prone to report, I do not think so. I think there is a rejection and then that is it. There is too much work. We have had one report that I have done, but then it had to go through my unit manager to my division manager and then over to the governor that said okay, and then it went through all the managers again back to me and I have to fix the report and then my unit manager reported the crime.

There seem to be a pattern that the CG do not report many crimes, only a few reports were made last year. There have been cases to the administrative court and there is the possibility for CU to send reports to the SECA, but it is not common to do so. There is also an unfamiliarity to report and it is uncomfortable to reject or cancel a payment and if there is no control there is no need to do it.

Do you report many welfare frauds? No, we do not report many, it has happened, but I think there is an unfamiliarity to do it too.

At the same time there is an assumption that individuals and corporations are trying to receive more benefits than they are entitled to. Some of the respondents are more convinced that it is a large number of individuals and others believe that it happens, but that the amount is small, mainly because of the long time it takes to receive the benefit.

Do you believe that there are individuals and business that are trying to receive more money than they are entitled to? Yes, we see that every day.

5.4 Prevention

The National Government gave the CG an assignment to help the municipality and help improve the crime prevention cooperation and make it more knowledge based. The crime prevention used is a combination of primary and secondary prevention as well as social and situational crime prevention. WF is a difficult issue, it is not just one actor, there are many different organisations. The issue is big in the sense that there is need for cooperation between many different actors. There is a need to start somewhere and move from there, but it is important that the public's belief in the society is unaltered. This is something that has been found in other studies, that the government should not be presented as weak or vulnerable (Dahlén, et al., 2009; Ionescu, 2010).

[...] We should have belief in our society and our tax system, [...] to work with these questions otherwise, it can easily be that you only look at the "easy" crime prevention questions. Yes, you cut a bush there, you can probably put up some extra lights there and this have an importance in a crime prevention context, that should not be detracted but sometimes it is deeper, harder and larger number of attendant that needs to cooperate, because the whole part needs to be done, the parts that goes faster to prevent and the part where you need a long time to make it happen.

When looking at the prevention of WF the focus is on control afterwards and no strategic prevention control which has been found in previous studies (Shannon, et al, 2016). There is the possibility that crime prevention might be focused on the "easy" and short-term solutions, but there is a need to have more long-term solutions. Crime prevention is a process that needs to be developed all the time. The process takes time and it must have the possibility to do so, so that it can be used for something meaningful for our society. It is not enough to have a meeting and inform about a problem. The respondents have different suggestions on how prevention strategies could be developed. Within the CG of Kalmar, they recently started to look at what could be done to prevent WF with the focus on their solar benefits and housing benefits. Kalmar started to be very thorough when it comes to the dates on order confirmation which to their knowledge is not done by another CG in the south of Sweden. The question of priority is always in focus when the respondents talk about WF. It is essential to have a limit, otherwise it would not be possible to achieve.

[...] It is something we watch, and it is an important question but we have not put any specific focus on it at the moment.

Other suggestions are that there should be someone to have discussions with, that gives the administrators support and guidance on how to proceed if there is a feeling that the application is not accurate. This statement has been discussed in previous studies, that there is a need for specialist and more information on how to act (Dahlén, et al, 2009; Shannon, et al, 2016; Wennerström & Skinnari, 2018). Specific individuals, forums, meetings and updates on how other organisations and CGs work, guides, specific materials are requested so that all the administrators would act the same way.

[...] Our national coordination could send out a cheat sheet, instructions, checklist on how we best could discover these types of frauds.

The respondents are very interested in knowing how other organisations work to prevent WF and requested more cooperation with other organizations such as the police. Better system for the plausibility assessment for the material and investment, which would be extra beneficial since the administrators look at this during both decisions. Furthermore, some respondents would like if someone from another organisation were to check their work-process to see flaws, it is difficult to see flaws when doing the same thing day after day.

It is very difficult to make interconnection on things, [...] the different systems from the different organizations do not communicate with each other.

Somewhere you need to know what you want to achieve with the cooperation.

The different government systems do not communicate with each other, this could help the different organisations to be more effective, as previous research has shown (Friström, et al, 2008; McKeever, 1999; RPS, 2009; Shannon, et al, 2016). There is cross-matching between the different registers, but it is a bit complicated for the CU to see if an individual has applied for a benefit at any other CG. It has to go through SBA, since they have access to all the CG's applications. Access to the STA and SEA systems is something that the respondents are positive against. The processes might be faster and more correct and might minimize the risk of mistakes also found in a previous study (Shannon, et al, 2016). There is a regional cooperation between STA, SSIA and Swedish public employment service where they sometimes do a control of the organisations. Each of the CG organizes the cooperation and crime prevention based on the needs within the county. The cooperation works relatively well it is considered interesting and it opens up to the possibility to learn from each other. When the organisations are large this makes the personal contacts smaller, and this can be a problem with cooperation between large organisations.

6. DISCUSSION

Some of the results in this study are supported by previous findings. WF is problematic because it presents the state as weak and when presented as such, the respect for the law and state decreases (Freiberg, 1988; Ionescu, 2010; Dahlén, et al, 2009). The legitimacy and trust in the government is important. Furthermore, the results showed that the tendency to report fraud is low which is compatible with Mayhew's (2003) results. It is important to know the losses of fraud and payment error to be sure how comprehensive the problem is (Gee, et al, 2015; Spann, 2014; Tunley, 2011c). Some studies are about both fraud and error (ibid), this provides the question of their differences. Does this mean that the assumption that frauds are just errors and that EC is not really a crime or at least not a serious crime? It is important for WF to be reported, even if no crime has a 100% detection rate this will provide a more accurate description in knowing if there is a need for increased prevention. The result further shows that the process of reporting WF is very complicated and is very time consuming. This could be compared with previous results that shows control work suffers because it is too difficult and too time consuming (Engdahl, 2010). This might be a reason for few

reports. Another example of time consuming and complicated process is when the CG needs to contact SBA to know if an applicant has applied from another CG, because some of the CGs benefits are distributed by the SBA but the administration process is done by the CG.

The findings of requiring more cooperation between the organizations, access to each other's files and special guidance is supported in previous research (Dahlén, et al, 2009; McKeever, 1999; RPS, 2009; Shannon, et al, 2016; Wennerström & Skinnari, 2018). The lack of time being the reason for less control work some of the respondents agreed with this statement from previous research (Skinnari & Wennerström, 2018). The CG vary in size, this could explain some of the results like when the same administrator can handle the same application during the whole process. Some difficulties the respondents experienced were determining how much material is needed, the majority of the respondents would like to have more guidelines which is also supported by previous research (Shannon, et al, 2016). Despite these previous findings it has not yet been developed.

Crime prevention must be allowed to take time which is difficult since the government and public want to see fast results. The CGs' prevention strategies are different controls, such as controls of the invoices, credit-control and inspections. The organisation is in a sense naïve. This is problematic: one example is the benefit from SSU that requires interns, there is no control except from a box to mark in the application. This flaw is known by the administrators and developments are in process. The amounts of money are very large and in some cases there is barely any control. Is it enough to go through the invoices and have the inspections? The CG gives the impression that they find that it is enough.

6.1 Discussion of Theory and Practice

SAT argues that individuals engage in crime, because they perceive and choose the act of crime as an alternative in the response to a specific motivation (Wikström, 2014). It will be problematic for the CG to prevent the individual perspectives such as the motivation, temptation and moral of an individual. However, it is possible to use this theory to prevent WF. The perception-choice process links the environment to the individual's actions (Wikström, 2010). The focus will be on the environmental factors and the suggestions to minimize the opportunities of crime. There are big possibilities for the GOs to remove the opportunities of WF. However, it is important to remember that controls can only play a role if an individual is motivated and sees crime as an alternative (ibid). As previous studies as shown, the opportunity plays an important role for WCC (Benson & Simpson, 2009; Wennerström & Skinnari, 2018). The process of WF is usually to report higher income or higher costs for their project, this to receive more money than they are entitled to (Shannon, et al, 2016; SOU, 2008). There are different types of preventions, usually within two subgroups, primary and secondary (Bullock, Clarke & Tilley, 2010; Clarke, 1997). The results show that WF preventions are controls afterwards referred to as secondary prevention. Crimes only occur if the individual sees crime as an alternative. When an individual and a setting interact, it creates a situation that results in an action (Wikström, 2010).

SAT suggests environmentally-focused crime prevention by focusing on strengthening law-promotion, behavioural norms and increase the efficiency of the enforcement in criminogenic events (Wikström & Treiber, 2017). There is the

possibility to change the exposure to the criminogenic environment (ibid). The suggestion would be to focus on the crime rather than offender, this would target the opportunity of crime. Situational crime prevention comprises opportunity-reducing by targeting specific crimes, involving the management, designing or manipulating the environment in a systematic and permanent way, and by making crime more difficult and riskier, while less rewarding (Bullock, et al, 2010; Clarke, 1995; Clarke, 1997). This could be done by minimising the opportunity of WF. According to SAT, the focus for organisations should be to remove the opportunities by having better and more effective controls, while requiring more information within the application. A cross-matching between the different organisations would help the control work. The application section with the promise on “honour and conscience” shows a prevention strategy can be developed, more information on what happens if the information is incorrect, what controls and inspections will be carried out, etc. As suggested with the expanding of the law of incorrect payment (SOU, 2007). To some extent, this would test the applicant’s morality and if the detection risk is increased this might have a deterrence effect. All the aspects of SAT are difficult to use in the aspect of preventing WF from the CG perspective, aside from the aspect of minimising the opportunity or strengthening the controls.

6.2 Method Discussion

Qualitative research is often receiving critique for being too subjective, as the researcher’s assumptions and interest can be seen through the results (Bryman, 2011; Lantz, 2013). The researcher’s interests will always have some impact on the result. The analysis and interpretation of the results in this study have been conducted with an open-mind and not searching for wanted results to avoid biased results. A qualitative study is hard to conduct in the exact same way twice and the transparency is hard because it can be difficult to see how the conclusions were reached (Bryman, 2011). In this study the research processes have been described as detailed as possible to help with possible replications. The sample of this study was small but considering the amount of information, it managed to show a good representation of the work. Unfortunately, many of the individuals contacted were not interested in participating in this study.

The different ethical considerations have been processed during this study. If the respondent misunderstands the questions, it can have a negative impact on the credibility (Bryman, 2011). This was avoided by making the questions as clear as possible and rephrasing a question if the respondent misinterpreted the question (see appendix 3). One problem with a snowball sample is the low possibility to be representative of the population. This study is not trying to generalize to the whole population (ibid). The goal is to receive an understanding of WF in Sweden and how it can be prevented. It was made clear to the respondents that they only had to answer the questions they wanted to. The semi-structured interviews made it possible to ask more questions about specific topics that came up and had not been considered by the interviewer. The limitations of this study were mostly the few respondents. This was considered a limitation in the beginning that the respondents were from different CG and units, it later showed that this opened up a greater understanding of how the CGs work and how big the differences can be between them. Since the size varies among the units and CGs, the results are limited to only these, even if the CGs work is similar in other counties. Their crime prevention focus is decided on the needs in the county. The respondent’s different experiences made sure that the study covered many different aspects of

the topic. The reliability was increased by detailed description of the process of the analysis. Different quotations from all the different interviews were presented to establish the results. The validity of this study was increased by the questions being specifically designed from the aim.

6.3 Future Implications

More research is needed, since there is barely any conducted research on this topic nor on the aspect of prevention. One example for future research, is to conduct the aspects of this study again. The idea would be to conduct more interviews with officials at the different units and then the information that was collected would be used as groundwork for surveys. The surveys could then be sent out to all the CGs. The result would then be more generalizable to determine if it is a problem. Future research of fraud losses would be interesting, at the moment the amount of fraud losses varies and there is no exact amount known. This knowledge would assist in knowing how large the problem is. Since crime prevention is always a question of priority, the extent of fraud and WF must be known. If this is a larger problem than anticipated, it would be a good start to prevent WF since it will make the amount of money lost to be put into greater causes such as other crime prevention or important aspects of the WS.

7. CONCLUSION

This study has identified key insights of the prevention strategies against WF in Sweden. The main results in the study show that the prevention strategies for WF to some extent is organised and the control work is accurate. However, it further shows that the control work and the prevention strategies could be developed more effectively. The control work is still absent in some of the benefit procedures which the administrators are aware of. There are more controls at the CU than the SSU. The CG barely reports any WF, the presumption is to reject the application instead. For the time being there is no specific prevention strategy focusing only on WF, this is mainly because of other prevention priorities, but it is up for discussion. The results further show that the respondents want more cooperation between the organisations. SAT can be used as a tool for preventing WF, if the opportunities are minimised, the crimes will decrease. This could be done by adding more controls and inspections of the applications and finished projects. This study has limitations which prompts a careful interpretation of the results. However, the presentation and analysis of the result has been consistent, and it is realistic to conclude that there is some reliability in the result. The result has furthermore provided some outcomes that are compatible with previous research and this verifies the conclusion of this study.

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APPENDIX

Appendix I Information Letter

Information	Appendix I
Project title: Preventing Welfare Fraud in Sweden.	Date: 07032019
Study manager: Emelie Göransson Your e-mail ██	Studying at Malmö University, Faculty of Health and Society, S-205 06 Malmö, Phone +46 40 665 70 00 Education: Master program in Criminology Level: Advanced
<p>My name is Emelie Göransson and I have a bachelor's degree in criminology. At the moment I once again study Criminology, but this time it is on an advanced level and I am now about to conduct a study as part of my education.</p> <p>The aim of this study is to investigate welfare fraud in Sweden and how it can be prevented. In the study I have chosen to focus on the county government. The hope is to receive an understanding on how the county government works to prevent welfare fraud and how this work can be improved. This is a field that is very under-researched both internationally and nationally. I chose this field to try and enlighten the problem with the crime that is seen as "victimless".</p> <p>The study will be based on literature and interviews. The goal is to interview between 5 to 8 key individuals at the County Government of Skåne and Kalmar. The interviews will be between 45 and 60 minutes. For me it is important that the interview is conducted in a quiet environment, on a time and place you decide. The interview will be recorded with your permission and will be transcribed into text.</p> <p>The participation is completely voluntary and you can at any time during or after the interview stop your participation without any motivation.</p> <p>Confidentiality is aimed at in this study by no unauthorized attempt to take part of the material. The material will be stored so that only I who conduct the study will have access to it. The results will be reported in a master thesis and it will be published in a database at Malmö University. Everyone that chooses to participate in the study will be unidentifiable when the study is published so that the results can't be connected to specific individuals. No names will be mentioned in the thesis and the majority of the results will be given at group level. When the thesis has received a passing grade all the material from the</p>	

interviews will be destroyed. You will have the opportunity to read the thesis when it is done.


Hereby, are you willing to participate in this study?

If you have any questions at all you are welcome to contact me.

Emelie Göransson



Appendix II Informed Consent

Informed consent Appendix II (submitted along with Appendix 1 to the participant joining the project for signature)	
Project title: Preventing Welfare Fraud in Sweden	Datum: 11032019
Study manager: Emelie Göransson Your E-mail 	Studying at Malmö University, Faculty of Health and Society, S-205 06 Malmö Phone +46 40 665 70 00 Education: Masters program in Criminology Level: Advanced
I have been verbally informed about the study and read the accompanying written information. I am aware that my participation is voluntary and that I, at any time and without explanation, can withdraw my participation.	
I hereby submit my consent to participate in the above survey: Date:	
Participant's signature: 	

Appendix III Themes and Questions

Questions Theme One

The first theme is information about their roles at the County Government.

Example of the questions within this theme are:

- Can you describe your work-role at the County Government?
- How does the application process of the different welfare benefits work?
- What type of welfare benefits do you work with?
- How many officials works at the County Government of Kalmar/Skåne?
- Can the same official process and confirm the same application?

Questions Theme Two

The second theme is prevention strategies.

Example of the questions within this theme are:

- How does the County Government work for preventing welfare fraud?
- How does the control of the applications work?
- Is the control work up to date?
- Do you have access to other governmental organisations' different databases/registers?
- Is there cooperation with other governmental organisations?
- Are there any special control workers at the County Government of Kalmar/Skåne?
- Do you report many crimes to the police?

Questions Theme Three

The third theme is personal opinions on prevention.

Example of the questions within this theme are:

- Is lack of time a reason for the control work to suffer?
- Would you like for the control work to be improved?
- Are you aware of how other governmental organisations work in preventing welfare fraud?
- Would you like to have more information on how other governmental organisations work?
- Do you think individuals try to commit welfare fraud?
- Is there anything you would like to improve with your work that would improve the prevention of welfare fraud?
- Do you have anything you would like to be improved on your control work?