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Neoliberalism and accounting in everyday relational practices
The effects of the UK tax credits system on the financial hardship of claimants

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Neoliberalism and accounting in everyday relational practices:

The effects of the UK tax credits system on the financial hardship of claimants

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A thesis submitted to Bangor University in fulfilment of the requirements for the degree of Doctor of Philosophy (PhD) in Accounting

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Declaration

I hereby declare that this thesis is the results of my own investigations, except where otherwise stated. All other sources are acknowledged by bibliographic references. This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree unless, as agreed by the University, for approved dual awards.

Dedication

To my best friend and eternal cheerleader, my mother Shirley, and
my inspirational son, Joseff.

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With special gratitude to the tax credits claimants, HMRC workers, Citizen Advice workers and other participants for taking the time and making the special effort to share their experiences with me. I realise it was not easy for some to talk about some

Abstract

The UK tax credits (TC) system is designed to encourage low-income individuals and families with children to work, alleviate their financial hardship and improve socio-economic equality. This study shows, in practice, its accounting mechanisms prove ill-equipped to engage with the 'lived reality' of TC workers and claimants rendering it dysfunctional in achieving its aims. I conduct a critical interpretive analysis of accounting mechanisms and everyday practices within the TC system by combining several theoretical and methodological approaches. First, I draw on accounting literature (Miller and Rose, 2008), social theory (Foucault, 1979; Bourdieu, 1984; Latour, 1987; Cottingham, 2016) and street-level bureaucracy theories from public administration literature (Lipsky, 1980; Bovens & Zouridis, 2002) to understand the role and implications of accounting as a technology of governance that act through a social-network across multiple socio-political contexts. Second, I use ethnographic and grounded theory methods to explore real-life experiences and encounters between TC claimants and HMRC TC workers. My findings suggest the TC system operates through accounting mechanisms and everyday practices grounded in neoliberal discourse, which perversely create overpayments and significant financial and existential hardship for claimants. I argue accounting mechanisms reshape the everyday practices and roles of TC workers which drastically impact on the lives of claimants. I further argue the TC system functions as a neoliberal system of governance which facilitate and aligns the minds and bodies of claimants according to neoliberal discourse, reinforcing political stigmatisation of claimants and socio-economic inequality. My study appeals to policy-makers and politicians to foster relational, holistic and humane approaches to the administration of TC and welfare policies. This would help deliver public services that foster deep relationships between public services front line workers and citizens to enable them to engage and tackle complex issues, improving their experiences, whilst also making public service more effective at alleviating poverty and improving social inequality.

Keywords: Tax Credits; Critical Accounting; Accounting Technologies; Neoliberal Discourse; Critical Interpretive Analysis; Ethnography; Relational Power; Public Services; Practice.

Prologue

"I am not a client, a customer, nor a service user.
I am not a shirker, a scrounger, a beggar, nor a thief.
I am not a national insurance number, nor a blip on a screen.
I paid my dues, never a penny short and proud to do so.
I don't tug the forelock; but look my neighbour in the eye.
I don't accept or seek charity.
My name is Daniel Blake, I am a man, not a dog.
As such, I demand my rights. I demand you treat me with respect.
I, Daniel Blake, am a citizen, nothing more, nothing less. Thank you."

From the film by Ken Loach: 'I Daniel Blake'

This thesis is a culmination of a six-year study of the United Kingdom's tax credits system and welfare field. My study stems from my experience as a tax adviser. I became increasingly interested in the ways tax policy is administered and its real-life impact on individuals. One case in particular inspired and motivated my study, an experience I had in the workplace one day with my colleague, Mary, to whom this study is indebted. I am thankful to Mary for walking into my office that day, as it made me realise the complex nature of policy administration and that something had to change. Without it, this PhD may never have been instigated.

During a normal, mundane day at the office, I was, as usual, preparing an income tax return for a client. I was suddenly interrupted by my colleague, Mary, whose face was pale and stained with tears. Mary was an administrator who did my filing. Although she was a struggling full-time working single mother of two young children, she was always smiling and supportive. So, her demeanour that day was unexpected. I asked Mary what was wrong. She handed me a piece of paper. It was a notice from the HM Revenue and Customs (HMRC). As she handed it to me, she told me she was going to jail. She said she had already made arrangements for her mother to take over the care of her two young children whilst she was in prison.

I was confused and shocked, and so was Mary. Mary is an honest, hard-working mother. What could she have possible have done to warrant going to jail? The HMRC notice stated '*you* have overclaimed tax credits' by over £2,000. Mary had no money

to pay the overpayment back. She was living on low income and had no savings. She depended on tax credits income every month to top up her low wage.

The HMRC notice was short, to-the-point, and stated Mary had to pay back the overpayment within the next *30 days* or court proceedings would follow. Despite having followed tax credits procedures correctly, Mary felt she must have done something wrong and was going to jail.

After reading the notice and gaining more information from her, I told Mary she could appeal against the notice. Mary was not aware of this. I had to explain the procedure to her. She stopped crying at this point, looked calmer, and I started to see her usual smile. She felt more in control.

After months of appealing, which entailed a lot of paperwork, gathering evidence and dealing with bureaucratic procedures, Mary won her appeal on the grounds HMRC had made an error. She did not have to pay any money back to HMRC.

I came across similar cases with my clients, most of which were self-employed who experienced overpayments because of their fluctuating income. Some clients regretted claiming tax credits and wanted to stop claiming, in fear of receiving overpayment notices after having spent their tax credit money. I found myself listening to parents' conversations outside school gates talking about their tax credits problems. I kept hearing similar conversations in county council offices and local shops. It seems this is a well-known and common problem.

These first-hand experiences fed my curiosity and frustration towards a government programme that is designed to provide financial support to people who really need it. However, in reality, it often makes people financially worse off and reluctant to claim. Why are tax credits claimants being treated this way? Why is the HMRC not addressing these problems? What are the obstacles? Why do claimants have to resort to seeking help from accountants?

My PhD aims to answer these questions, with the aim of gaining insight and a deep understanding to the way tax credits policy is administered, and how and why it adversely affects claimants both financially and non-financially.

Chapter 1: Introduction

1.1 Introduction and background

> I have experienced a nightmare with tax credits from day one, none of it down to my error. I have been left allegedly owing £19,670. I have received over 60 different award notices, all with different figures on them. It culminated in the break-up of my marriage after 21 years, and when they sent me an enforcement notice in November for the full amount of money, I had a complete breakdown and tried to commit suicide. I am still on anti-depressants now because of the trauma…Tax credits have ruined my life.
>
> Kim, Southampton, Tax Credits Claimant
> Source: Voices of the Victims booklet, Tax Credit Casualties, 2008

In March 2000 the United Kingdom (UK) Treasury announced the government's objective to tackle poverty and provide "employment opportunity to all" (HM Treasury, 2000). The new tax credits (TC) system was introduced in April 2003 to contribute towards achieving these objectives. The UK government planned to design a simple and responsive TC system to provide financial support to low-income families and individuals in the form of child tax credits (CTC) and working tax credits (WTC). Hence, claimants expected to be financially better off and able to work. Moreover, TC are administered by Her Majesty's Revenue and Customs (HMRC), the UK's tax authority, instead of the Department for Work and Pensions (DWP), which is responsible for administering welfare services in the UK. Thus, TC operate within a political agenda and expectation of making citizens self-responsible for their own welfare instead of relying on the State, underpinned by neoliberal principles of transforming citizens from welfare dependents into working taxpayers and entrepreneurs of their own lives. Both claimants and politicians had high expectations of the TC system when it was first established.

However, in its first year (2003/04), one-third of all claimants had to repay some or all of their TC income to HMRC, known as an 'overpayment', and claimants have continued to suffer from overpayments since. According to the Parliamentary and Health Service Ombudsman (2007):

> Almost a third of all TC awards had once again been overpaid, and almost half a million awards (494,000) had been overpaid by over £1,000; some 25,000 of those by over £5,000 in that one year alone. Of most concern is that a significant proportion of those overpayments (363,000) were again made to those on low or very modest incomes, where household income was less than £10,000.

The level of overpayments prompted the government to intervene in April 2006, which resulted in a reduction in overpayments to 19.77% in 2006/07. However, this was short-lived, as the rate increased to 28.39% in April 2015 when the Conservative government made their own interventions, subsequently worsening financial hardship for claimants. Moreover, some claimants were discouraged to work in fear of receiving overpayments, thus, reinforcing their dependence on government financial support. Massive errors, fraud and overpayments, deeply-rooted in the TC system, cost the government billions of pounds, forcing HMRC to write off £1.7 billion of TC debt in 2011/12 (HMRC, 2013).

The worry and fear of potentially having to repay an overpayment caused some individuals to refrain from claiming TC altogether (Revenue Benefits, 2015; see also prologue), whilst others took on debt during periods of financial difficulty (Dugan, 2014, The Independent). Overpayments caused some claimants to suffer anxiety, depression and contemplate suicide (Voices of the Victims, 2001). The consequences of the new TC system contradict its main aims by intensifying, rather than alleviating financial hardship for a significant proportion of claimants. The government still aims to reduce child poverty by 2020 (Child Poverty Strategy 2014-17, 2014). However, overpayments continue to be a problem in the UK, resulting in considerable uncertainty and financial difficulties for low-income families; worsening UK poverty. This study explores how the TC system operates in everyday mundane practices of claimants and HMRC workers, their effects on claimants, and how and why these effects occur.

Prior critical accounting research shows how accounting is used by the State as a technology to govern citizens. Accounting operates as a technology of governance by capturing and recording information about people's lives (Miller, 1990; Rose; Hopwood, 1987; Hopwood and Miller, 1994). Accounting enables the monitoring of a large population at a distance (Miller, 1990; Rose; Hopwood, 1987; Hopwood and Miller, 1994). As such, it is a powerful

tool for surveying and controlling people's lives. Accounting exercises power through disciplinary techniques of reward and punishment (Foucault, 1990). The TC system operates as a technology of governance because it rewards claimants with TC payments for the supply of information about their lives and for engaging in desired behaviour, and punishes claimants if they do not adhere to stipulated procedures.

However, we currently lack knowledge about how accounting technologies are enacted in concrete everyday practices and what their implications are. For instance, existing public service accounting research (PSAR) is over-dependent on organisational-level studies and does not focus on citizens, i.e., the end users of public services. PSAR also lacks primary empirical data. Existing TC research is over-dependent on secondary mass statistical data. Although statistical data illuminate key issues, it does not capture 'lived experience' as it unfolds on a day-to-day basis. My study makes an important contribution by presenting primary empirical data to show how accounting creeps into people's everyday lives in taken-for-granted ways. I expose how accounting exerts power and control through relational practices at the front line of public service, how it spreads across multiple social domains from the tax authority to the home, and subsequently (re)positions people on the social order.

1.2 Research questions and focus of study

The TC system is an attempt by the UK government to integrate both welfare and tax policies within one system (Hodgson and Boden, 2008). Accounting plays a significant role in public administration because it involves capturing, recording, producing and communicating information about a target population. Critical accounting researchers do not view accounting as a neutral device that merely documents and reports objective economic facts onto a set of financial accounts (Jack, 2017). Rather, accounting is a practice that is embedded in everyday life, in the minds and bodies of individuals, in visible and invisible ways. Accounting facilitates decision-making and as such, exerts power and control within society. Accounting is a set of practices that shape and reflect the type of world we live in. It plays a crucial and pervasive role in how we perceive social reality and the people who inhabit it. My study shows how accounting technologies within the TC system intervene and distort social life (Hopwood and Miller, 1994; Anderson-Gough and Brown, 2009), and govern the behaviour of claimants by coordinating and aligning their everyday activities with the ideologies and agendas of those who govern them (Espeland and Stevens, 2008).

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Accounting scholars claim that accounting technologies of governance are "eternally optimistic but perpetually failing" (Neu and Heincke, 2004, p. 192; Miller and Rose, 1990). Yet, there is little research examining how and why they fail to deliver and achieve policy objectives. Whilst it is acknowledged that accounting technologies are used to govern a population, it is equally important to address how and why accounting technologies are ineffective at governing on a deeper, practice level, to understand how they contribute towards the failure or success of policy implementation. Since 2003, the UK TC system has been highly debated. It has become increasingly difficult to ignore its social and economic impact on claimants' lives. My study examines the role and implications of accounting in delivering TC policy and the extent to which accounting technologies render the TC system ineffective at achieving the aims of TC policy.

Therefore, my main research question is: ***How does the TC system affect the financial and existential hardship of claimants?*** I will focus on the role and implications of accounting technologies by exploring how they construct meanings for claimants, and how they shape and construct their encounters with HMRC workers. To answer my main research question, I explore key dimensions of a claimant's experience by addressing the following four sub-questions:

RQ 1: What does it mean to get an overpayment?

By examining what getting an overpayment means to claimants, I explore the financial and non-financial effects of overpayments and their political, social and economic implications. I will identify underlying accounting technologies and show how they shape and sustain meanings and beliefs in the minds and bodies of claimants.

RQ 2: What happens when tax credits claimants encounter HMRC frontline workers?

By examining what happens when claimants encounter frontline HMRC workers to question their overpayments, I will demonstrate how accounting technologies shape their encounters, in terms of talk, actions, attitude and emotions. I aim to show how accounting technologies are enacted through relational practices and induce feelings of low self-worth and disempowerment for claimants.

RQ 3: How do HMRC frontline workers administer tax credits?

By analysing the experiences of HMRC workers, I will examine their everyday practices, work environment and culture, struggles they face, and coping mechanisms adopted. I aim to show how and why accounting technologies (re)construct their roles, practices and minds to explain and contextualise the ways in which HMRC workers treat claimants, which, in turn, impacts on their thoughts, feelings, and actions, as identified in answering RQ2.

RQ 4: How do claimants respond to tax credits overpayments and with which results?

My final research question addresses the final piece of the puzzle, by exploring how and why claimants respond to overpayments. I will identify various ways claimants understand, challenge or accept overpayments. I will examine how accounting technologies introduce and affect organisations and individuals from other social domains into the TC field (for example, Citizen Advice (CA) and local Members of Parliament (MPs)). I will also examine the political, economic and social consequences of these outcomes, shaped by accounting technologies which lurk behind them, as identified in my answers to RQs 1, 2 and 3.

Taken together, my research questions direct attention to the pervasive influence and adverse effects accounting technologies have on everyday lives of claimants and HMRC workers. I will explore how accounting technologies of the TC system operate through a web of power relations across several social domains and actors, consequently re(constructing) the minds, bodies and practices of claimants and their position in society. Answering these research questions is crucial to understanding how and why accounting technologies of governance worsen financial hardship for some people in society, making them more dependent on the State.

1.3 Approach to my study

I adopt a critical interpretivist ethnographic approach to examine how accounting technologies facilitate power and discourse through an assemblage of linkages and connections in mundane social practices. I ethnographically collect and interpret multiple sources of data: interviews, participatory observations, documents, statistics, visual material and personal reflections. This approach allows me to capture and examine relational and dynamic practices between claimants, HMRC workers, materials and information and communication technology (ICT) to understand and explain complex human behaviour within the unique context of the TC field.

Adopting an ethnographical approach led me to rich, unique and unexpected findings across multiple sites and domains. Besides conducting twenty-five in-depth qualitative interviews, I also observed the lived experience of claimants in their homes, talking to HMRC workers on the telephone, and dealing with TC paperwork, whilst also often dealing with other difficult and stressful experiences at home and at their workplace. However, my ethnographical fieldwork was not just focused on claimant experiences. I also interviewed other participants in the field, such as CA workers and MPs to further understand how accounting technologies cut across other social domains. I also joined several social network groups and forums relating to TC to capture nationwide experiences. I participated in and observed several professional committee meetings, which entailed reviewing and consulting on TC and welfare policy to gain an understanding of the broader and national effects of the TC system. My ethnographical approach provided deep, contextualised and holistic understandings of what is really going on in the TC field as they unfolded between field participants.

I used grounded theory (Charmaz 2006) to analyse the data. This means conceptual understanding emerged from the data, instead of imposing predetermined theories and concepts onto the data (Smith, 2017). Thus, my theoretical framework is 'grounded' in and stays close to the lived experience of participants. I identified and developed analytical codes according to incidents (Charmaz, 2006) to identify key themes in the data. I conducted 'memo-writing' (Charmaz, 1990, 2006; Geertz, 1973) to make connections between the data and codes. I carried out 'theoretical sampling' to develop theories from the data (Smith, 2017). This led me to use theories and concepts from accounting (Miller and Rose, 2008), social theory (Foucault, 1979; Bourdieu, 1982; Latour, 1987; Cottingham, 2016) and public administration (Lipsky, 1980; Bovens and Zouridis, 2002), which proved relevant to understanding how and why accounting technologies of the TC system affect the financial and existential hardship of claimants. I have integrated these theories and concepts into a theoretical framework that explains how accounting technologies exert power and facilitate discourse through relational everyday practice and how they shape the minds and bodies of, and (dis)empower, claimants and HMRC workers. My theoretical framework demonstrates how accounting technologies are conceptually linked to the success or failure of TC claimants.

This study is not intended to provide a snapshot of everything that goes on within the TC field across all geographical areas, demographics, social groups and TC cases. Rather, this study

aims to understand and explain social practice by capturing unique lived experiences of claimants and HMRC workers and the power dynamics which unfold. This study uses the TC system as a case study to demonstrate the link between accounting and social inequality. The findings and recommendations of this study can be applied to other welfare and bureaucratic government programs in the UK and worldwide. In particular, the findings are useful to critically understand the introduction of the new Universal Credits system, which is planned to replace TCs altogether by 2023 at the time of writing (see further discussion in Chapter 8, Section 8.3).

1.4 Main findings and argument

My study shows how relational power is enacted through accounting technologies in everyday social practice in the TC field across various social domains: home, work, Foodbanks, Job Centres, CA centres and welfare offices. I demonstrate how accounting technologies (re)construct the minds, bodies and behaviour of claimants and HMRC workers toward neoliberal political discourse of self-responsibility and entrepreneurship, so much so that those who can become self-responsible succeed in the TC field, whilst those who are unable end up as failures, subsequently reinforcing inequality in society. I show how accounting technologies dehumanise, segregate and distance the roles of, and relationships between, claimants and HMRC workers. I show how accounting technologies render HMRC workers from utilising human instinct, emotions or values in everyday encounters. In sum, accounting as a technology of governance contribute towards making the TC system ineffective by not achieving its aims of alleviating financial hardship for claimants. These findings are analysed and discussed in four empirical chapters. My empirical chapters are structured according to my analytical codes that emerge from the data. Distinct, yet inter-related, each empirical chapter addresses one of my sub-research questions.

First, Chapter 4 explores what it means to TC claimants to receive an overpayment. Although the TC system is designed to make low-income workers financially better off and encourage them to work, it makes some claimants financially worse off and discourages them to work. Claimants interviewed in this study experienced overpayments ranging from £700 to £12,000 and were left struggling to pay for their own and their children's basic needs, including heating, electricity and food. Some are forced to depend on Foodbanks and take on more debt. This also

disempowered claimants and made them feel worthless, reinforcing stigma and inequality, and resulted in some claimants suffering from anxiety, stress and depression. These serious adverse physical, psychological, financial and social outcomes are a result of accounting technologies which operate in visible and invisible ways. Rigid accounting technologies of the TC system lurk behind the scenes of claimants' everyday lives. Claimants are unaware that their everyday decisions and actions are subjected to abstract calculative practices of accounting technologies which shape their financial outcomes, thinking, actions, and feelings of self-worth. Accounting technologies reinforce neoliberal discourse in the minds and actions of claimants based on the accounting premise that if they work (pay-in taxes), they deserve financial support (pay-out of taxes).

Second, Chapter 5 reveals what happens, when tax credits claimants encounter HMRC workers. Accounting technologies shape communicative practices during encounters: disempowering claimants as they are passed on from one HMRC worker to another, reducing the amount of help and information to claimants, and forcing claimants to prove themselves against rigid calculative assessment criteria and procedures. Thus, accounting technologies reduce claimants' cultural capital (information and skills to be able to help themselves), economic capital (money to phone the TC telephone helpline, to stay on hold, and pay for additional help from others); and emotional capital (willpower to motivate actions). Furthermore, accounting technologies dehumanise and depersonalise encounters by squeezing out the ability of HMRC workers to exercise empathy, compassion and give their time to often desperate claimants. Instead, accounting technologies render claimants more responsible and accountable toward HMRC workers and for helping and proving themselves.

Third, Chapter 6 analyses how HMRC workers administer TC. Accounting technologies, under New Public Management (NPM) reforms, underpinned by the neoliberal principle of efficiency, have disseminated HMRC workers and fragmented claimant information across several distant locales. Consequently, HMRC workers' cultural and social capital are restricted, disempowering them in the process. Further, accounting technologies within ICT and performance management systems (PMS) facilitate close and regular surveillance and evaluation of HMRC workers' performance, which systematically remind and discipline HMRC workers to think and act in specific ways. As a result, HMRC workers become unhelpful, distant, competitive and focussed on financial targets. Thus, accounting technologies reconstruct the role and practices of HMRC workers, which ultimately

dehumanises and depersonalises their relationships with claimants. Moreover, accounting technologies lead HMRC workers to no longer enjoy their work, further disempowering them and often resulting in physical and mental illness.

Fourth, Chapter 7 examines how TC claimants respond to overpayments and the consequences of their encounters with HMRC workers. I identify three distinct claimant responses. The most common response is that claimants give in to overpayments, which reduces their economic capital and self-worth, ultimately disempowering them in the TC field. The second and third responses depend on how well claimants can become self-responsible for improving their situation. Claimants who are capable of self-responsibilisation, which includes helping themselves work out their overpayments or getting help from others (CA or MP), increase their economic capital, improve self-worth and thus their position in the TC field. Claimants who are not capable of self-responsibilisation, in particular claimants with disabilities or learning difficulties, worsen their position in the TC field, as they experience reduced economic capital and self-worth, which also worsen their mental and physical health. Overall, accounting technologies facilitate the neoliberal discourse of self-responsibilisation and shift the provision of help and support for citizens from the public sector to the private and third sectors (CA, accountants, private landlords and advocates).

Part of receiving TC support is contingent on the agreement that claimants provide information about their lives to the tax authority and engage in the labour market. But I reveal another, not-so-obvious, condition: claimants must have the capacity to be self-responsible and navigate the complex web of accounting technologies, if they are to be successful at receiving TC support. Similarly, HMRC workers can only succeed in the workplace, if they too have the capacity to deal with accounting technologies, which means disciplining and supressing their emotions, instincts and thought processes and aligning their minds and bodies with impersonal ICT and performance management systems. In sum, becoming successful in the TC field comes at a cost to the emotional wellbeing and morale of both claimants and HMRC workers depending on whether they are capable of becoming self-responsible and self-governing. This is driven by neoliberalism, because it transforms poverty and unemployment from a problem of the State to a problem of the individual.

My theoretical framework shows how accounting is a crucial cog in this complex web of relations, as it entangles actors and technologies, across several social domains to facilitate the

transformation of individuals into "entrepreneurs of their own lives", i.e., *homo-economicus* (Foucault, 2008, p. 226). I adopt a pluralist theoretical approach and build on several theories from the accounting, public administration and sociological literature. I use the work of Miller and Rose (2008), Latour (1987) and Bovens and Zouridis (2002) to map out and identify actors and accounting technologies forming part of the TC web. I then draw on and interweave theories from Bourdieu (1984), Lipsky (1980) and Cottingham (2016) to identify, examine and explain relationships (conflict, struggles, and agreements) between actors and accounting technologies within the web. Drawing on my pluralist theoretical approach, I explain how accounting technologies often create significant financial and existential hardship for TC claimants and sustain socio-economic inequality and political stigmatisation in society.

1.5 Contribution

This study makes several theoretical, methodological and practical contributions to existing critical accounting, public services accounting and tax policy research. First, there are currently no academic studies examining the role, position and implications of accounting within the UK's TC programme. This is lacking in tax policy research in general, the majority of which focuses on economic theories, tax revenue and expenditure efficiency. Of the existing accounting literature, we already know how people are governed through accounting technologies, in terms of how accounting makes people visible, measurable, and assessable. For example, Cooper (2015) conducted a literature review of AOS papers which highlight the changing role of accounting from a technology concerned with cost to a performance-based measurement tool. However, there is a lack of critical accounting studies which focus on accounting technologies within welfare and tax policy administration. This is troubling in view of the growing tendency of government to quantify social phenomena, in particular tax revenue and expenditure, using numbers and accounting practices. The importance of accounting and its effects on the lives of human beings cannot be over-emphasised (Hopwood, 1987). Thus, more needs to be done in tax policy research to understand how tax policy effects the everyday lives of people. I make a theoretical contribution to existing tax literature by examining how accounting technologies restrict, hinder and benefit tax policy programmes and affect its users (HMRC workers and TC claimants).

Second, existing critical accounting research analyses the power of accounting in mechanical and hierarchical ways. In contrast, I examine how accounting exerts relational power in multi-

directional, visible and invisible taken-for-granted ways through a web of relational practices between humans, objects and ICT, and how it leads to subjectification[1] (Foucault, 1982) of citizens' minds and bodies over time and space. Third, I approach TCs from a multi-disciplinary viewpoint, adopting a pluralist theoretical approach by combining several relevant theories from a range of disciplines: accounting, public administration (PA), psychology and sociology. I introduce the concepts of street-level bureaucracy (Lipsky, 1980) and screen-level bureaucracy (Bovens and Zouridis, 2002), commonly used in PA literature, to the accounting literature to understand the behaviour of HMRC workers. I also introduce the concept of emotional capital (Cottingham, 2016), recently established and used by psychologists and sociologists, to show how emotion is an important resource for (dis)empowerment in the TC field.

Turning to my methodological contributions, there are currently no academic studies which approach the study of TCs using critical-interpretivism and ethnography. Most TC research adopt positivist and quantitative approaches, making use of mass survey data. Moreover, existing critical accounting research and PSAR are predominantly too theory-focused and lack in-depth empirical studies. Of those empirical studies which exist, most mainly focus on organisational-level practices, predominantly on the role of managers. Moreover, PSAR mainly studies healthcare and education services, with no empirical studies focusing on taxation services (Broadbent and Guthrie, 2008; Gray, Dillard and Spence, 2011). According to Hopwood and Miller (1994, p. 9), "accounting could not and should not be studied as an organisational practice in isolation from the wider social and institutional context in which it operates". There is a need to develop and broaden our understanding of accounting and its impact on society (Chiapello, 2017; Gray, Dillard and Spence, 2011).

I fill these gaps in the literature by exploring and demonstrating how accounting technologies, within the administration of tax policy, are enacted in social and relational practices. My study is not limited to an organisation or management levels. Instead, I view accounting technologies as transcending across organisations, levels and various social domains. I do this by adopting an approach that is more commonly used in PA literature. I apply critical ethnography and grounded theory to collect and analyse my data. These approaches have not been used before

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[1] According to Foucault (1982), subjectification is the transformation of individuals (minds, bodies and behaviour) into subjects of knowledge who are capable of (re)producing and transforming themselves into self-governing subjects according to political ideology (See Chapter 2, Section 2.3.1).

in tax credits research and are seldom used in PSAR. I use primary empirical data, capturing lived experiences, as they emerge and unfold to understand the implications of accounting technologies on people's lives and inequality.

Finally, I make an important contribution to policy and practice by examining how accounting technologies inhibit, rather than support, the aims of policy on a practice level. A dysfunctional policy not only creates financial and administrative costs for government, but also creates profound unintended consequences for bureaucrats and citizens, including poverty, stigma and inequality. My study helps understand how accounting technologies cause such adverse effects, which is crucial to improving policy administration and the wellbeing of bureaucrats and citizens. According to Broadbent and Guthrie (2008, p. 156) accounting researchers should "go beyond understanding and try to change the world" by addressing political agendas. However, the majority of PSAR is not 'in touch' with practice and the real world. This could explain why accounting research is rarely taken up and used by policy-makers and other practitioners (*ibid*, 2008). Sikka et al. (2016) produced a policy report which examined governance and accountability measures within HMRC. They focus on HMRC's three key objectives to maximise tax revenue, sustain cost savings and improve service to customers. They highlight increased alienation and surveillance of HMRC workers in achieving performance targets. They recommend HMRC invest in more resources and increase local knowledge and face-to-face encounters with citizens. My study builds on this existing work by investigating a specific area of HMRC, which is tax expenditure (the payment of tax credits) rather than tax revenue. I also examine how and why such practices, identified by Sikka et al. (2016), manifest and are facilitated by accounting technologies in everyday encounters between HMRC workers and citizens which goes beyond the HMRC organisation. Furthermore, given the rapidly advancing accounting, surveillance and digitised technologies used in the UK public sector, this study is important to help understand how and why accounting technologies are used by government and their consequences on the lived experience of those affected by them. Furthermore, my study also gives voice to disadvantaged people in society, and impetus for them to improve their experiences.

My study explains how and why the TC system does not achieve its aims but worsens financial hardship for some claimants and discourages them to work, consequently reducing social stigma and inequality in society. This is a cause of concern not only for policymakers, but also for public service frontline workers (bureaucrats), citizens and third-sector workers. Thus,

understanding how accounting technologies operate and lead to such profound adverse effects is crucial for improving wellbeing and fairness in society. Based on my findings, I make several recommendations to reform public services by promoting ways of developing deeper, holistic and humane relationships between bureaucrats and citizens. My recommendations enable bureaucrats and citizens to tackle and navigate through the complex web of accounting technologies, issues and problems associated with it, in much better ways, improving their experiences, whilst also making public services more effective (see Chapter 8 for more detail).

1.6 Structure of the thesis

In Chapter 2, I discuss my theoretical framework. Firstly, I provide a review of existing TC research, critical accounting research and PSAR, by discussing their contributions and limitations, and explaining how my study makes a contribution to the literature. Secondly, I outline my theoretical framework by building on and integrating relevant theories from accounting, PA, psychology and sociology. I show how a pluralist approach helps to examine and understand how accounting exerts relational power through a loose and complex assemblage of technologies and actors in everyday social life across multiple social domains.

In Chapter 3, I review the methodological approaches and methods used in existing TC and critical accounting studies. I then discuss my critical interpretivist methodology and explain and justify the ethnographic methods used to collect and analyse my data. I discuss the limitations I encountered during my data collection and analysis, and how I dealt with these, as well as how I dealt with issues of reflexivity.

Chapter 3 is followed by four empirical chapters. Although distinct, they build upon each other and are intentionally structured to follow a claimant's TC journey, as it emerged from the empirical data. Each empirical chapter is structured around codes I developed from the data analysis to capture and explain relational practices and relational power that manifest in the TC field. The first empirical chapter (Chapter 4) addresses my first research question about what it means to receive a TC overpayment. It examines what happens, when claimants find out about an overpayment and its financial, social and political implications, and how accounting technologies facilitate this. Chapter 5 addresses my second research question about what happens during encounters between TC claimants and HMRC workers. This chapter concentrates on communicative practices shaped by accounting technologies. Chapter 6

addresses my third research question on what it is like to work in a tax office. I examine the experiences of HMRC workers and how accounting technologies influence their roles and day-to-day work practices. Chapter 7 concentrates on my fourth research question on how claimants respond to their overpayments and encounters with HMRC workers. I explore how and why claimants respond in different ways and their economic, political and social implications. This chapter links back to my findings in Chapter 4 in terms of how the consequences identified in Chapter 7 reinforce financial hardship, social stigma and inequality identified in Chapter 4.

Chapter 8 summarises and concludes my study. I outline my research findings and their theoretical, methodological and practical implications to existing literature and practice. It reviews how I approached my study and identifies its limitations. Drawing on my findings, I offer several recommendations to improve the experiences, financial and existential outcomes, of claimants and HMRC workers.

Chapter 2: The tax credits system as a relational accounting technology of governance

2.1 Introduction

In my introduction, I introduce and explain my main research question: *How does the tax credits (TC) system affect the financial and existential hardship of claimants?* To answer this question, I approach and examine accounting as a social practice and how it influences the hardship of claimants. Accounting pervades through multiple social sites, e.g. the home, workplace, shops, welfare and tax offices, in visible and invisible ways. Instead of viewing accounting as a mechanism for reflecting 'reality', accounting is a mechanism for creating reality to further the interests of particular parties. It does this by capturing, organising, monitoring and making visible the activities of a population and aligning these activities toward political goals and ideology. As such, accounting is not 'neutral'. It is "a mechanism through which power is exercised" (Hopwood and Miller, 1994, pp.16-17). Thus, the interests of those who have influence over accounting practices should be "the focal point for researchers concerned with accounting" (Hopwood and Miller, 1994, p.7).

In order to explain how the TC system, as an accounting technology of governance, affects the financial and existential hardship of claimants, I interweave several theories from the accounting, public administration (PA) and sociology literature to develop a theoretical framework which shows how accounting exerts power in fluid and pervasive, visible and invisible, multi-directional ways, through a web of humans, objects, language and technologies. My theoretical framework helps understand how accounting enacts relational power within the TC system to govern claimants and frontline tax credits workers (HMRC workers) in their everyday encounters.

This chapter begins with a review of the existing accounting literature (Section 2.2) and is presented in two parts. The first part (Section 2.2.1) reviews existing critical accounting and public service accounting research. The second part (Section 2.2.2) examines existing public administration (PA) studies with links to accounting. Based on this, I provide a conclusion (Section 2.2.3) to summarise existing knowledge, highlight its limitations and explain how my study contributes to both the accounting and PA literature. I then introduce my theoretical framework by presenting it in two parts. The first part begins with an explanation of the purpose and operation of TC, before introducing and discussing key theories and concepts from the accounting literature to understand how the TC system operates as an accounting technology of governance (Section 2.3). The second part (section 2.4) draws on theories and concepts from PA and sociology to understand relational power in everyday practice. My pluralist theoretical approach helps explain and demonstrate how the TC system, as an accounting technology of governance, infuses and sustains neoliberal discourse, inequality and socio-economic hardship through relational power during everyday encounters.

Following this, I present the chapter's conclusion (Section 2.5) which summarises the existing literature and my theoretical framework and explains how accounting technologies can be conceptualised as manifestations of everyday relational practices at the frontline of public services and other social domains.

2.2 Accounting and public service administration

In this section, I introduce and discuss existing accounting literature which focuses on the role and implications of accounting in public services and society. I present this section in two parts. The first part (Section 2.2.1) discusses existing critical accounting research and public services accounting research; and the second (Section 2.2.2) focuses on reviewing existing accounting research at the frontline of public service within the PA literature. I then summarise my review of the literature (in Section 2.2.3) before introducing my theoretical framework (Section 2.3).

2.2.1 Critical accounting research and public services accounting research

> The term 'accounting' covers several different activities. Underpinning is the record of monetary or barter transactions and compilation of inventories – bookkeeping. This provides the data but *accounting itself is where the data is turned into information and is communicated to others*.
>
> <div align="right">Jack (2017, p. 3; emphasis added)</div>

Accounting is a mode of "making things knowable in economic terms" (Hopwood and Miller, 1994, p.4). Accounting transforms individuals and their activities into numbers and artefacts and influences how individuals perceive and value themselves and others in calculative ways (Jack, 2017). According to Jack (2017, p 5), "accounting is abused in order to present certain messages". This is done through modes of identification, categorisation and valuation (Hopwood and Miller, 1994; Anderson-Gough and Brown, 2009; Ball and Osborne, 2011). Accounting identifies and makes people measurable; consequently, creating a social order and discourse (Jack, 2017) based on which people are judged. Thus, accounting is pervasive: it intervenes and distorts the social in both visible and invisible, taken-for-granted ways. Critical accounting researchers do not view accounting as a neutral device that merely documents and reports 'facts' of economic activity. Rather, accounting is part of everyday practices and affects the social reality we inhabit.

Existing accounting literature already highlights how people are governed through accounting techniques, in terms of how accounting makes people visible, measurable, and judged. Empirical accounting research, which focuses on how accounting permeates everyday life, is usually based on either macro or micro levels of practice. Micro-level accounting studies focus on the role and implications of accounting in shaping individuals' identities within individual organisations (Kornberger et al., 2011; Haynes, 2008; Jeacle and Carter, 2012; and Broadbent

et al., 1991; Oakes and Berry, 2009; Miller and O'Leary, 1987 and 1993; Briers and Chua, 2001); what it means to give an account of oneself and issues of accountability (Butler, 2005; Roberts, 2009; Messner, 2009). Macro-level accounting studies critically analyse how institutions use accounting to legitimate certain practices and discourse, usually at State-level (Chwastiak, 2006; Stiglitz and Bilmes, 2006 and 2008; Mitchell et al. 1998; Oakes and Berry, 2009; Graham, 2010).

However, existing empirical studies of accounting practice predominantly approach accounting as a hierarchical phenomenon, which governs, controls and transforms individuals according to socio-political discourse. There is a need to shift accounting research from hierarchical accounting systems towards understanding how accounting enacts power in the 'lived experience' of individuals and (re)constructs relationships between individuals, social domains and their underlying discourses (Jack, 2017; Hopwood and Miller, 1994; Gray, Dillard and Spence 2011; Boland and Pondy, 1983). Although existing accounting studies show how accounting is a useful tool for governing a mass and complex population, they do not delve deep into its implications for the lived experience of individuals, how it infuses neoliberal discourse in the minds and bodies of individuals and sustains inequality and socio-economic hardship in society through everyday frontline encounters. There is a lack of empirical research demonstrating how accounting operates across multiple levels and directions, not necessarily hierarchical, through a web of relational dynamics to control and govern individuals.

Over the past twenty years, accounting research has focussed on the shift towards new managerial techniques underpinned by capitalist ideas of profit-generation and efficiency (Jack, 2017). Accounting plays a significant role in facilitating this shift through budgetary and performance management systems. However, existing accounting studies focus too much on the private sector in this context, to "the exclusion of [other] social institutions and practices" (Walker, 2008, p. 454) which also facilitate and operate this shift in discourse. Accounting should not be restricted to the private sector and should be studied as a social phenomenon, which cuts across several social domains (Gray, Dillard and Spence, 2011, p.12). According to some scholars, accounting researchers tend to neglect the public services field favouring instead issues affecting business and the accounting professional industry (Ball and Osborne, 2011; Matthews, 1997; Milne, 2007; Owen, 2008 and Ball and Grubnic, 2007).

However, a specific area of enquiry on public services accounting research (PSAR) exists. PSAR "is concerned with the delivery of public services rather than with the ownership and organisational structure of the public sector" (Goddard, 2010, p. 77; Broadbent and Guthrie, 2008). Broadbent and Guthrie (2008) identify four-hundred-and-fifty-two studies in this area between 1992 and 2006. They note the change in terminology used by PSAR scholars over this time period from "public sector" (Broadbent and Guthrie, 1992) to "public services" (Broadbent and Guthrie, 2008). The term 'public services' reflects the shift towards New Public Management (NPM), underpinned by neoliberal discourse, within the public sector from the 1980s. NPM refers to the ways the public sector is managed and operated by aligning it towards private sector values and techniques. NPM reforms the public sector to operate in 'business-like' ways, focussing on efficiency, profit and effectiveness through private sector management models (Hood, 1991, 1995; Hood and Jackson, 1991; Modell, 2009), such as performance management systems and budgetary and resource allocation strategies.

According to Broadbent and Guthrie (2008) and Rajib and Hoque (2016) the most common area of enquiry within PSAR focuses on management accounting, in particular within health (e.g. Lowe, 2001; Arai, 2006; Scarparo, 2006) and education (e.g. Montondon and Fischer, 1999; Yamamoto, 2004; Modell, 2005). Goddard (2010) reviewed one-hundred-and-eighty-eight papers in PSAR and compared methodological differences between PSAR research conducted in the United States (US) and the rest of the world. He claims the US adopt functionalist and positivist research methods, whereas interpretive and qualitative research methods are commonly used elsewhere. This difference is in line with accounting research in general. There are some critical accounting empirical studies, which focus on the adoption of private sector accounting techniques within the public sector, i.e., NPM. They mainly focus on how accounting systems are used to manage the distribution of public resources. For example, Broadbent and Laughlin (2003) examine the UK's National Health Service's (NHS) use of Private Finance Initiatives (PFIs). Llewellyn and Northcott (2005) show how cost accounting systems create cost categories and labelling of doctors and patients. Other accounting studies focus on the adoption of private sector accountability systems within the public sector (e.g. Pettersen, 1995; Leeuw, 1996; Hyndman and Anderson, 1997; Ballantine et al., 1998; Jacobs et al., 2004; Modell, 2004; Kurunmaki and Miller, 2006). Cooper (2015) conducted a literature review of AOS papers which examine the changing role of accounting from a technology that is concerned with cost to one that is focussed on performance management rankings, underpinned by neoliberalism. Although they champion the current accounting literature in

highlighting these changes, they call for more empirical-based case studies which examine the roles of workers across organisational hierarchies (frontline and management) and focus more on the human effects of accounting which transform individuals from human beings to hard-working objects and targets. Although these studies provide interesting empirical-based insights on the role and power of accounting in constructing identities and shaping practice, they are limited to organisations and their managers. They do not examine the effects of accounting, underpinned by NPM, across other social domains. There is no research focussing on how accounting shapes and affects the practices, emotions, self-worth, and relationships between frontline bureaucrats and citizens. Furthermore, existing research does not examine how and why accounting restricts the ability of policy to achieve its aims (van Helden, 2005; Broadbent and Guthrie, 2008; Goddard, 2010; and Rajib and Hoque, 2016).

In sum, existing critical accounting research and PSAR provide useful insights into understanding the role and implications of accounting, driven by NPM and neoliberal discourse, within public services on a global level. However, the majority of studies focus on budgeting and financial management systems, are mainly descriptive and comparative in nature, lack theoretically-informed examination, lack engagement with practice, and focus on what goes on inside an organisation (Broadbent and Guthrie, 2008; Goddard, 2010; and Rajib and Hoque, 2016). Accounting operates through administrative mechanisms of public services. It therefore should not be limited to descriptive, positivist and organisation-based approaches. Instead, I adopt a multi-disciplinary approach to accounting by extending and developing ties with other academic disciplines, combining and developing theories, methodological approaches and methods, to deepen our understanding of the implications of accounting in public services and how it plays a crucial role in issues surrounding poverty and inequality in today's society.

Taxation and welfare are two important areas in public services, which have increasingly been linked through policy over the years, following the shift towards neoliberal political discourse. According to Gracia and Oats (2012, p. 305), the "tax field is a specialised and important area of accounting practice and is of considerable importance to wider society" (see also, Boden et al., 2010; Martin et al., 2009).

However, there are currently no studies examining the role, position and function of accounting within the UK's welfare and tax system, which critically explore the implications of accounting on lived experiences, practices and relationships between citizens and civil servants. This is troubling in view of the State's turn towards quantifying and monitoring tax revenue and welfare spending and aligning these with economic activities of citizens in line with neoliberal discourse. The TC system is a government programme, which operates through accounting mechanisms to capture, measure and assess the economic activities of claimants and their engagement with the labour market. However, there is a lack of critical accounting research to understand the implications of accounting within the TC system and how tax regulatory and accounting practices create effects that go beyond fiscal concerns (Gracia and Oats, 2012) and create human suffering, stigma and inequality.

As aforementioned, existing accounting research predominantly focuses on hierarchical forms of power, control and accountability processes. Research is needed that focuses on multi-directional forms of power relations (see for example, Miller, 1990; Rose, 1991, 1999; Neu, 2006). In a similar vein, Chiapello (2017) calls for critical accounting researchers to focus on actor-based approaches to studying discourse, power and control. In addition, accounting studies need to focus more on the link between accounting and the rapid and ever-growing use of information and communication technology (ICT) (Jack, 2017; Granlund, 2011), especially given the increased use and move towards digitisation within the UK public sector. Heading these calls will enable accounting researchers to examine the lived experience at the frontline where tax policy is enacted and comes alive during interactions between humans, objects, language, ICT, and the discourses which shape them. In other words, accounting researchers should examine how accounting mechanisms enact relational power during everyday encounters, affect the way policy is administered and its impact on civil servants and citizens.

In summary, existing critical accounting research has several under-researched areas and limitations. Firstly, existing accounting research in the public sector is mainly descriptive and comparative. There is too much focus on instrumental and mechanical ways of viewing and understanding accounting, which is limited to hierarchical levels of analysis (usually denoted as macro, meso or micro). There is not enough examination of the impact accounting has on social and relational practices. Secondly, PSAR mainly examines accounting processes within health and education services. There is a lack of research within tax and welfare administration. Third, PSAR predominantly focuses on management practices and does not examine frontline

practices where policy is enacted. Fourth, according to Hopwood and Miller (1994, p. 9), "accounting could not and should not be studied as an organisational practice in isolation from the wider social and institutional context in which it operates". However, PSAR focuses on what goes on inside specific organisations and as such, lacks focus on what goes on in-between and outside of organisations into other social domains.

2.2.2 Accounting at the frontline within the study of public administration

Contrary to the aforementioned limitations in PSAR, there is a plethora of studies within the Public Administration (PA) literature, which examine frontline practice. In this section, I review existing PA literature on frontline practice. I then delve deeper into specific theories relevant to my study in my theoretical framework (Section 2.4). Lipsky (1980) developed street-level bureaucracy as an area of enquiry to study the practices of street-level bureaucrats and their interactions with citizens. Street-level bureaucrats are public service workers responsible for the delivery of public policy on the frontline. Street-level bureaucracy describes the practices of street-level bureaucrats, focussing on the discretion bureaucrats exercise towards the distribution and allocation of public service resources and sanctioning of citizens (*ibid.*). It is worth noting here that I refer to HMRC workers as bureaucrats who administer TC by interacting with claimants on the frontline. Lipsky (*ibid.*) claims that policy is what street-level bureaucrats (SLBs) do in practice, rather than what policy makers prescribe in policy documents. In other words, street-level bureaucrats shape and mediate policy in everyday frontline interactions with citizens. Street-level bureaucracy has developed into a burgeoning field of study (see e.g., Dubois,2010; Brodkin and Marston, 2013; Brodkin, 2006; Riccucci, 2005; Sandfort. 1999; Maynard-Moody and Musheno, 2003). I review theories on street-level bureaucracy in more detail in my theoretical framework in Section 2.4. In this section, I focus on three lines of analysis at the frontline of PA relevant to existing critical accounting research, namely the influence of NPM, the role of accounting in existing PA literature, and the role of ICT.

First, the frontline has gained much attention in recent years due to the ways welfare services are organised and delivered through accounting mechanisms such as performance management systems and private sector methods. For instance, Dean (1999) claims that increased compliance and surveillance of employment service workers "normalise, stabilize and optimize work-related activities" (p. 174; see also Daguerre and Etherington, 2009). Building on Dean's

work, Ulmestig and Marston (2015) find that rigid surveillance systems reduce the discretionary powers of bureaucrats when making decisions about claimants, whilst less rigid regulatory working environments allow bureaucrats to exercise high levels of discretionary powers and make the welfare system more responsive toward claimants. Rosenthal and Peccei (2006a) examine the shift in language underpinned by NPM by analysing how bureaucrats react when replacing the labels 'benefit claimants' or 'unemployed' with 'customers.' They find bureaucrats categorise claimants into 'good' or 'bad', i.e, claimants who actively seek employment were referred to as 'customers' and are positively treated with more respect and personalised service. Claimants who did not actively seek employment were labelled and treated as fraudsters. Tuck (2010) carries out a longitudinal study of UK tax authority workers, in the context of multinational corporates. She focuses on the practices and identities of tax authority workers during a period of significant change - the development of NPM - within the UK public sector. Tuck (2010) argues that the role of tax authority workers has changed into 'T-shaped' roles. This means tax workers continue their role of being experts in their field, applying technical skills and knowledge in the workplace (the downward section of the 'T'); but they also develop and apply 'softer-skills' which relate to customer services and treating tax payers as 'customers' (the horizontal section of the 'T'). Tuck's study develops our understanding of how tax authority workers adapt and reinvent themselves during changes in socio-political discourse within the public sector.

Although these studies offer novel ways of redefining 'performance' as an area of enquiry and make positive steps toward moving away from quantified measures of study towards incorporating the lived experience to understand work environments and relationships between bureaucrats and citizens, their arguments are based on narrow reviews of existing literature and the authors' own experiences working in the field. Empirical studies need to build on their work by examining the lived experience of citizens as well as bureaucrats, focussing on broader social domains in terms of how performance management systems affect citizens and the wider society.

Second, there is a growing interest in the role and implications of accounting within PA literature. Although the term 'accounting' may not be used literally, existing PA literature already shows how the population is constructed and categorised into groups in order to capture and deal with mass and complex populations either through top-down approaches (Brady, 2011; Hacking, 1986; Henman, 2004) or by bureaucrats (Roth 1972; Mennerick, 1974;

Rosenthal and Peccei, 2006b; Ashforth and Humphrey, 1995 and 1997; Fiske and Neuberg, 1990; Barsalou, 1992; Corter and Gluck, 1992; Macrae and Bodenhausen, 2001). For example, Mennerick (1974) offers a framework of several claimant typologies that are created by bureaucrats as ways of coping with pressures at work. Rosenthal and Peccei (2006b) build on Mennerick (1974) and Lipsky's (1980) work by examining how UK welfare bureaucrats categorise and label claimants under working conditions in an era of NPM. They find the way welfare claimants are socially constructed by bureaucrats is "strongly influenced […] by the work-focussed structures and ethos of the agency" (p. 1635) and that (re)categorisation and (re)labelling of claimants is used as a way for bureaucrats to cope with a "complex and ambiguous environment" to make it more understandable and help "cope with the conflicts clients [claimants] are likely to cause" (p. 1642).

A final line of enquiry within PA which links to accounting is the adoption and influence of ICT and earlier forms of information technologies by street-level bureaucrats (Higgs, 2004; Dudley, 1991; Bloomfield and Hayes, 2009; Bloomfield and Coombs, 1992; Knights and Murray, 1994; Heydebrans, 1989; Clegg *et al*., 2006; Kallinikos, 2005). These studies demonstrate how bureaucratic rules are incorporated within computerised systems, which shape the subjectivity of street-level bureaucrats, serve to standardise and routinise their activities, and worsen tensions between efficient processing of citizens cases and devoting time to and building a relationship with citizens (Gutek, 1995). For instance, Henman and Dean (2010) show that ICT influence the way street-level bureaucrats (re)categorise citizens, distribute resources to citizens, and depersonalise encounters with citizens. Lotta Björklund Larsen's (2015, 2013a; 2013b; 2010) ethnographical work on tax practices in the Swedish tax authority examines how tax authority workers interpret tax law and make decisions as to what is taxable and what is not taxable when writing up documents on the tax authority's website. She shows how tax workers apply a socio-cultural approach ('common sense' (Björklund Larsen, 2015)) when interpreting the tax law and in their perception of what is acceptable to tax and what is not. Caswell et al. (2010) find that unemployed welfare claimants are categorised by computerised categorisation systems which makes welfare administration increasingly technocratic, which runs the risk of the daily lives of people not being understood. Petrakaki et al. (2009) found that ICT encourage street-level bureaucrats to focus on individual performance management outputs at the expense of delivering effective services to citizens. Henman and Adler (2003) examine the disempowering and controlling effects of ICT on street-level bureaucrats. Whilst, Andersen et al. (2018) find that although ICT creates distance, it also

generates "new forms of intimacy" (Andersen et al., 2018, p. 57) between bureaucrats and citizens because ICT creates a comfortable distance which encourage citizens to talk about sensitive matters. All these findings in the existing PA literature are interesting in the sense that they introduce new ways of thinking about the use of ICT in public services administration. However, they focus on street-level bureaucrats' perspectives and use predetermined survey questions to gather data. They do not conduct open interviews which can provide insights into their lived experiences, nor gain data from other street-level bureaucrats working at different levels and departments in an organisation. They do not collect and analyse data from citizens who are affected by the practices of street-level bureaucrats which are heavily influenced by ICT. Furthermore, existing research does not explore how performance management technology affects relationships and encounters between bureaucrats and citizens and how it influences the outcomes for citizens in the social order.

In summary, PA studies have further developed our understanding of how citizens are categorised and (re)constructed through top-down and bottom-up approaches by bureaucrats, performance management systems and ICT. However, PA research lacks a systematic examination of the mechanisms of (re)categorisation in the form of accounting mechanisms which goes beyond the frontline and organisations. PA research needs to examine the relationships between bureaucrats and citizens, focusing on what goes on during encounters and how and why claimants are affected, react and resist (Bartels, 2013). Fifteen years since Korteweg's (2003) call for PA researchers to focus more on frontline practices, the growing body of street-level bureaucracy literature has started to address relational everyday practices between welfare bureaucrats and claimants, to include a focus on digitised accounting mechanisms and how they (re)construct and shape identities, relationships and the position of citizens in society (Brady, 2018; Lippert and Brady, 2016; Blaxland, 2013; Brodkin, 2013; see also references in Section 2.4).

2.2.3 Conclusion

To conclude, accounting plays a crucial role in (re)categorising and (re)constructing individuals' lives and social relations. Critical accounting research, PSAR and PA research on street-level bureaucracy complement each other to provide a deeper understanding of how accounting permeates and actively engages with everyday real-life relationships and practices at the frontline in taken-for-granted, visible and invisible ways, and (re)constructs how

individuals value themselves and others in society. However, there is a lack of research that systematically explores how digitised accounting mechanisms and everyday frontline practices create socio-economic inequality. If critical accounting research is to be *critical*, it needs to question and challenge the implications of accounting mechanisms on issues of inequality, injustice and stigmatisation so that we can make a real change to practices and the lives of vulnerable citizens who depend on public services.

My study addresses this concern by examining how accounting (re)constructs the role, practices and relationships between bureaucrats (HMRC workers) and citizens (TC claimants), how they value themselves and others, and (re)categorises claimants on the social order in an era of NPM. My study develops our understanding of how accounting (re)constructs agency and structure. In this context, I show how accounting operates through a web of relational dynamics and practices at the frontline which transcends across multiple domains. My study develops and enhances our understanding of relational power which exerts through accounting mechanisms to govern individuals. The following two sections (Sections 2.3 and 2.4) discuss my theoretical framework, which enables me to critically examine and understand the role and implications of accounting in the context of the UK TC system.

2.3 Understanding the tax credits system as an accounting technology of governance

This and the next sections (Sections 2.3 and 2.4) discuss my theoretical framework to critically examine accounting mechanisms of the TC system and their implications on claimants and HMRC workers. My theoretical framework is presented in two parts. The first part begins with an explanation of the purpose and operation of TC, before introducing and discussing how the works of Foucault (1976), Miller and Rose (2008) and Latour (1987) are used to identify, map and examine the accounting technologies of the TC system (Section 2.3). The second part (Section 2.4) introduces Lipsky (1980) and Bovens and Zouridis' (2002) work on street-level bureaucracy and Bourdieu's social theory of capital, habitus and field (1984) to identify and explain the dynamic and unfolding relational practices between accounting technologies and actors of the TC system as identified in the first part (Section 2.3). My theoretical framework weaves together theories from the accounting, PA and sociology literature to highlight how accounting operates in systemic visible and invisible ways, (re)constructs the role and practices of HMRC workers and claimants and affects how HMRC workers and claimants think and value themselves and others in society. My theoretical framework shows how accounting acts

as the glue which links and maintains the TC network of individuals, objects, technologies, and language; and how accounting cuts across State, organisational and individual levels of power and various social domains in a web of multi-directional relations to govern and control social life.

Section 2.3 focuses on aspects of my theoretical framework which explain how the TC system operates as an accounting technology of governance. Firstly, I provide an explanation of the purpose of the UK TC system, who introduced and set the rules and how it operates (Section 2.3.1). I then explain the political rationality that underpins the TC system, which is neoliberalism (Section 2.3.2). Following this, I explore relevant theories which explain how accounting technologies facilitate and maintain neoliberal discourse within the TC network (Section 2.3.3). I then conclude by highlighting the relevance of existing theories, their limitations and the need to develop our understanding of accounting technologies as operating through relational practices to govern and control individuals (Section 2.3.4). The latter of which is examined in more detail in Section 2.4.

2.3.1 The purpose and operation of the UK tax credits system

In April 2003, TC was introduced in the UK. It merged several different programmes into one by replacing Working Families Tax Credit, along with other programmes such as Children's Tax Credit, Disabled Person's Tax Credit and elements of the New Deal 50+. Although at the time of writing TC are being slowly replaced by Universal Credits on a phased basis, it is still in operation today. TC is part of a broader UK political objective to reduce child poverty and encourage individuals to return to work. It is part of the neoliberal ideology of previous government administrations stemming back from the late 1970s of providing financial support to low-income families whilst also encouraging them to engage in the labour market (neoliberalism is discussed in more detail in Section 2.3.2). Previous programmes included the Family Income Supplement (1974 – 1987), Family Credit (1988 – 1999) and Working Families' Tax Credit (2000 – 2003); and although each programme had different titles and slight differences in eligibility criteria, they are similar in terms of target groups and characteristics: they award working families, support childcare costs and are means-tested.

Similar policy reforms have also taken place in other countries designed to encourage and support low-income individuals to engage in the labour market. For example, Earned Income

Tax Credit (EITC) in the United States (US) which, at first, began as a temporary and modest refundable tax in 1975 for low-income workers to alleviate rising food and energy prices which has now become one of the major federal welfare programmes in the US (Crandall-Hollick, 2018). Similarly, Australia has a long history of integrating tax and welfare benefit programmes that support working families (Whiteford et al., 2003), and similar to the UK's TC system, the Australian government replaced twelve welfare programmes with three new programmes in July 2000, namely: Family Tax Benefit Part A, Family Tax Benefit Part B and Child Care Benefit. They have become the three major Australian government support programmes to date.

Similar to the Australian system, TC was designed to provide a simpler system for busy working families so that claimants completed one claim and received one payment. TC were also designed to be more responsive toward claimants' needs, making it possible for claimants to make in-year applications and reassessment claims if and when household circumstances changed (HM Treasury, 2002). TC uses a means-tested approach which means that the higher the household income[2], the lower the TC award and vice versa. It consists of two main elements: Child Tax Credits (CTC) and Working Tax Credits (WTC). CTC is paid to individuals who have dependent children regardless of whether they are working or not. The amount of CTC award depends on the number of children, known as the 'child element'. Supplementary awards are given for certain circumstances e.g. for children with disabilities. Working Tax Credits (WTC) is paid to individuals who work over a government-set number of hours per week, whether they have children or not, although more WTC is awarded to working parents who also place their children in childcare. WTC acts as a 'top-up' to low income earned from employment.

During the financial year-end 2017, the government spent £264 billion on welfare, representing around 34% of total government expenditure, and around 18% of this related to TC, family benefits and income support (Office for National Statistics, 2016). Of all eligible individuals, take-up rates of UK TC have remained relatively stable since its introduction in 2003/04 (see graph 2.1), with 83% and 63% of all eligible individuals claiming CTC and WTC respectively in the tax year 2015/16 (HM Revenue and Customs, 2017).

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[2] Household income is calculated as the total income received by the main claimant and their partner who lives with them in the same household.

Graph 2.1: Take up of UK tax credits per tax year (%)

Legend:
— Child Tax Credit (CTC)
— Working Tax Credit (WTC)

X-axis categories: 2003/04, 2004/05, 2005/06, 2006/07, 2007/08, 2008/09, 2009/10, 2010/11, 2011/12, 2012/13, 2013/14, 2014/15, 2015/16
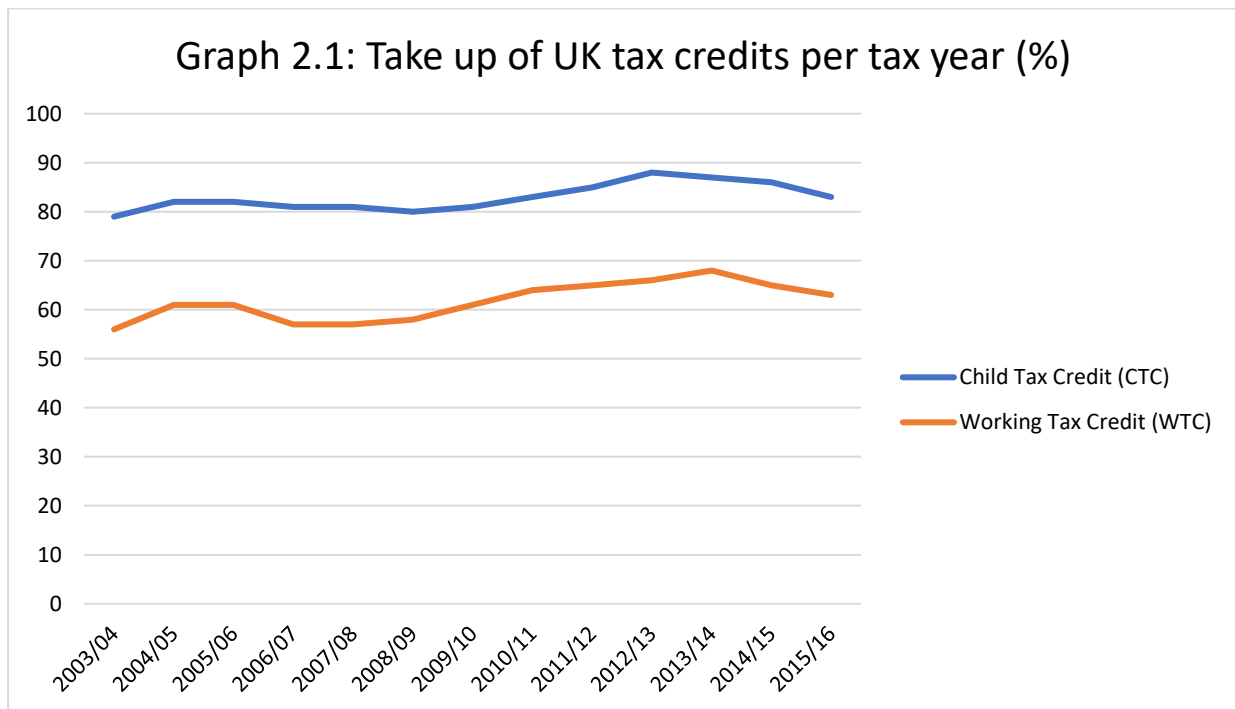
TC is administered by the UK's tax authority, HM Revenue and Customs, HMRC (formerly known as the Inland Revenue), and as such it uses the same definition for income as that used within the income tax legislation. This means a claimant has to provide details of their total taxable income for the whole tax year when making a claim for TC. The claim does not consider capital savings, except for income generated from savings such as interest and dividends. According to HM Treasury (2002), an individual would be able to gain "easy access" (p. 8) to information about their income and should be able to calculate their income easily. This is because the income has already been calculated and confirmed on certain income tax documents which have been produced by third parties, such as payslips prepared by employers. In addition, according to HM Treasury (2002) claimants should also be able to easily consider and report on changes to their household circumstances, i.e. they should know how many children they have and how many hours they work. Thus, the HM Treasury (2002) concluded that "in effect, tax credits help to smooth out people's income over their lifetimes" (HM Treasury, 2002, p. 4). TC was an improvement from its predecessor, the WFTC, as it is "tailored" (ibid) to support specific household needs because it is based on specific individual cases and is more 'responsive' to the changing needs of claimants [3]. HM Treasury claimed that

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[3] This was because a claimant could only claim WFTC every six months - the WFTC award being fixed during this period.

TC would be able to "adjust quickly for those who are facing major changes" without causing "unnecessary burdens on those claiming tax credits" (2002, p. 19).

When applying for TC, the claim is initially based on the household's current circumstances and income from the previous tax year. The claim is then assessed and calculated by HMRC, and payments are made to claimants on a weekly or monthly basis. The award remains the same and runs for the whole tax year if circumstances do not change. Any changes in income between the previous and current year must be reported to HMRC if the change exceeds the disregard limit. In which case HMRC recalculates the award based on updated current year income. To accomplish this, claimants must be able to calculate and forecast their total annual household income for a tax year which is yet to end. Overpayments occur when current year income has been under-estimated by claimants. Claimants must repay overpayments to HMRC. Underpayments are generated when current year income has been over-estimated. Underpayments are paid by HMRC to the claimant as an additional award.

Whether or not claimants report in-year changes to income, at the end of every tax year claimants receives a declaration renewal form from HMRC. This form shows household details and income figures previously reported by claimants. It also shows some income figures that have been taken from other government systems and provided by third parties, such as earnings from employment. Claimants must check the details on these forms and also provide their signature in a declaration section on the form to confirm its accuracy. Once this is done, HMRC makes a final end-of-year recalculation of the tax credit award for the whole of the current year. This means over/underpayments can be generated after the end of the current tax year of claim, in addition to any over/underpayments that may have occurred due to in-year change of circumstances. Not only is this end-of-year process a form of reconciliation and 'final check', but it is also a means of making claimants responsible for the accuracy of information and calculative processes inherent in the TC system.

The calculative processes of the UK TC system as described immediately above, is similar to the Australian Family Tax Benefits system, a system which experienced major overpayment problems across Australia that was mainly caused by claimants underestimating their income. Canada has a similar system to Australia and the UK, known as the Canadian Child Tax Benefit. But its calculative processes are based on previous year income only, which did not generate as much overpayments as experienced in Australia because the income figures were

certain. However, the UK government stated that its TC system should be responsive to current year needs, not old previous year needs of claimants, adding that its TC system must "respond to rises in income in the current year. [Because] Not doing so would result in poor targeting of resources and would be prohibitively expensive" (HM Treasury, 2000, p. 25). Although the UK Treasury stated it would learn to avoid the overpayment problems experienced in Australia (Treasury, 2000) it adopted the same calculative processes as Australia. In its first year of operation (2003/04), the UK TC system generated significant high levels of overpayments which continue to date (this is further examined in chapter 4).

Tax credit over/underpayments are either caused by claimant error (defined by HMRC as a genuine mistake by the claimant), fraud (defined by HMRC as a deliberate error by claimants to provide a misrepresentation of household circumstances and income), or errors caused by HMRC. Graph 2.2 is a snapshot of the period between 2006/07 and 2010/11 which shows that working families made more errors compared to non-working families when claiming TC. According to HMRC reports, changes in income was the main cause of tax credit errors, ultimately resulting in overpayments. It is important to note that this study does not examine how and why overpayments are caused and by whom. Rather, this study focusses on what it means to get an overpayment for claimants, how and why overpayments reconstruct how claimants think and act, and how overpayments (re)position claimants on the social order.

Graph 2.2: Percentage of claimant error: working versus non-working households
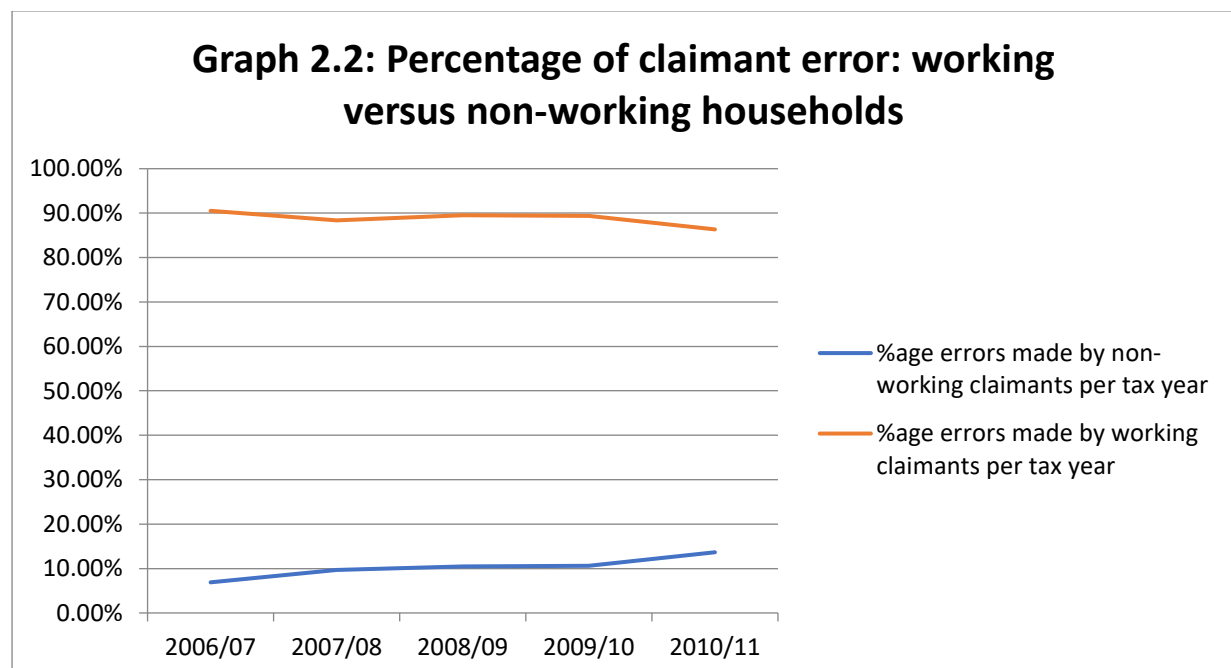
Source: HMRC statistics

2.3.2 Neoliberal governmentality and the tax credits system

According to Miller and Rose (2008, p. 61), "government is a problematizing activity". Unemployment rates, productivity and poverty are some of the main areas of political concern. Furthermore, government seeks to rectify social problems by finding ways to bring the "real" closer to the political "ideal" (Miller and Rose, 2008, p. 61). In the UK, the Welfare State is a domain "in which the state tried to ensure high levels of employment, economic progress [and] social security" through government programmes (Miller and Rose, 2008, p. 71). The Welfare State, framed around The Beveridge Report (1942), created a moral social contract between the State and its citizens, by which the State accepts responsibility to deal with unemployment, social security, health and education by distributing resources; and in return, citizens are responsible for being "industrious" (Miller and Rose, 2008, p. 73). This means the government links its political ideology at the State-level "to structure the field of possible action of others" (Foucault, 1982, p. 221) at the individual-level, through a common language, knows as political rationality (*ibid.*). The Welfare State is based on the political rationality of "responsibilisation" (Miller and Rose, p. 77), in which both parties are expected to meet their responsibilities: citizens engage with the labour market, thus pay taxes, and in return the State is responsible for providing citizens with resources. Thus, the moral contract is constituted by the political rationality of pay-in (contribute) to society and society will pay-out.

Foucault is interested in the transformation of individuals into subjects of knowledge who are capable of (re)producing and transforming themselves into self-governing subjects according to political rationality, which he refers to as "subjectification" (Foucault, 1982). For Foucault, one should examine "not subjectivities, but *technologies of* subjectivity" (Jack, 2017, p. 7, emphasis added) to understand and examine how power flows between government at the State-level and the subjectivised on the individual level. Foucault refers to the techniques used to subjectivise and govern individuals as "governmentality" (Foucault, 1979), which he defines as an "ensemble formed by the institutions, procedures, analyses and reflections, the calculations and tactics that allow the exercise of this very specific albeit complex form of power" (ibid., p. 20). Individuals are subjectivised through "multiple processes" that constitute power (Foucault, 1996, p. 277) which come from the self (individual) and other multiple directions and forms. Foucault's concept of governmentality,

provides a potentially fruitful way of analysing the ambitions and concerns of all those social authorities that have sought to administer the lives of individuals […] focusing attention on the diverse mechanisms through which actions and judgements of persons and organisations have been linked to political objectives.

(Miller and Rose, 2008, p. 26).

To understand the processes of subjectification and the extent to which political rationality intervenes in social life in the context of the UK TC system, we must first understand the origin and development of the neoliberal discourse underpinning its political rationality. In the mid-1970s neoliberalism was introduced to the UK in reaction to the previous 'helping hand' of the State following WWI, the Great Depression and WWII. Political rationalities and discourse shifted from a rationale of civil society, citizenship, solidarity and dependency on the State to a rationale of individualism, free exercise of personal choice, shrinking of the State and an emphasis on increasing productivity and efficiency, that is neoliberalism (Meyer, 1986; Miller and Rose, 2008; Goldstein, 2011). In general, liberalism allows the economy to run according to the mechanisms of the market without strict State regulation, imbued with the notion that "one always governs too much" (Foucault, 2008, p. 319). Neoliberalism is an ideology aimed at shrinking the State by cutting welfare programs and pushing values of self-dependence and responsibility onto individuals and leaving the provision of services, such as education and healthcare, to the market rather than the State.

Within the neoliberal paradigm, individuals are left to go about their lives with freedom to make their own decisions and choices without too much government interference. However, government still needs to regulate the economy, tax revenue and employment levels. This means individuals live their lives within a sphere of "regulated freedom" (Rose, 1999). Neoliberalism is not just about reducing regulation and giving more freedom to the market; it also governs the behaviour of individuals. For instance, government welfare programmes, underpinned by neoliberal ideology, provide low-levels of financial support to welfare recipients so that working is preferable. Thus, if citizens wanted to get out of poverty, they would have to become financially responsible for themselves, rather than depend on government support. Foucault (2008, p. 226) refers to the type of individual created by neoliberal ideology as '*homo-economicus*': an "entrepreneur of himself" and "the source of [his] earnings"[4]. Dean (2015) offers a Foucauldian examination of social security and income

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[4] Similarily, Karl Marx studies the relationship between humans, labour and the market, underpinned by capitalist principles. Marx perceived humans, labour and wages as separate concepts: labour is capital and the human is

support programmes in Australia. He conducts a case study to examine the way governmental practices operate and reconstruct the self-formation of the unemployed. Dean (1995) argues that government programmes not only provide financial support to the unemployed and encourage them to work, but also reconstruct their aspirations, capacities and attitudes. Thus, government programmes operate as both practices of government (e.g. to distribute resources) but also as practices of the self.   Drawing on Foucault (2008), Cooper et al., (2016, p. 65) argue that "the neoliberal individual is expected to maintain a particular ethical and economic relationship with oneself, as a producer of, at the very least, one's own satisfaction". Thus, individuals transform themselves into economic subjects, valuing economic sense over anything else, and are responsible to produce economic returns at home, work, education and society (Foucault, 2008). Thus, neoliberalism provided "a strictly economic interpretation of a whole domain previously thought to be non-economic" (Foucault, 2008, p. 219). Economic rationality encroaches on personal, family and social life, creating an economic-based "governmentality" (Foucault, 2008, p. 243). Neo-liberalism is not just about shrinking the State, but it punctures and seeps into social relations and the minds, bodies and actions of individuals. Section 2.3.3 discusses the mechanisms – accounting technologies – which operationalise neoliberal political rationality.

2.3.3 The role of accounting technologies in facilitating neoliberal discourse within the tax credits system

This section explains the mechanisms used to govern a population and align the minds, bodies and actions of individuals with neoliberal political rationality. In contrast to sovereign power, which is centralised by the State and implemented through strict law and punishment, Foucault focuses on the population to be governed as a "biological problem", with the body as one pole and the population as the other, to which he refers to as "biopolitics" (Foucault, 1976, p. 245). For Foucault (2008) mechanisms for governing a population cannot be separated from human life, bodies and minds. Biopower of the State does not come from oppressing individuals. Rather it operates through subjecting people to administrative mechanisms of public services.

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separate to this. In a way, the human rents him/herself out for labour. However, contrary to Marx, Foucault argues humans' skills and labour which they sell to the market are not separate to their bodies and minds ('homo-economicus'). For example, individuals invest in qualifications, get vaccinated, and colour their hair as they steer themselves through social life to maximise their human capital, prepare them for the labour market and improve their lives.

Foucault (1977)[5] refers to such mechanisms as '*dispositif*'; a French term to describe mechanisms which exert power on the dispositions of the social body and mind. *Dispositif* operate beyond the State, across various social domains and actors - for example, the home, workplace, Foodbanks, shops, Jobcentres and school gates. *Dispositif* form a web of subtle relations to mould people in unknowing ways to benefit the State, and hence constitute the exercise of relational power (Miller and Rose, 2008, p. 10).

Existing PA literature shows how power and governance flow through street-level bureaucracy in multi-directional ways (Hupe and Hill, 2007; Hill and Hupe, 2002; Bloomfield and Hayes, 2009). Analysing governmentality should not start from a locus of power (Miller and Rose, 2008). Instead, it should start from the practices of governing itself, as a complex set of *dispositif* with their own actions and influences bound together by language (*ibid*, p. 3). Power has no centre but flows through a web of relations. Foucault (1980, pp. 88-89) refers to this as "capillaries of power". Power is not only vertical, which denotes a repressive power over others, but is also relational, as it simultaneously flows through social aspects of life in material, discursive and human forms (Henman, 2012). The power of governing is thus "complex, multifarious and omnipresent" (*ibid*, p. 6). Thus, to study governmentality, it is crucial to understand its various manifestations and relational practices which constitute governing.

Accounting plays an important role in governing social life through calculative practices of monitoring, recording, assessing and sanctioning a target population. Accounting is a technology of governance (Miller and Rose, 2008), because it identifies and inscribes certain social characteristics and behaviour of economic and non-economic social life (see Section 2.3). However, accounting is not merely a method of reproducing reality. Rather, and more fundamentally, accounting is a process that renders reality visible and embeds meaning (Miller, 1990; Burchell et al., 1985; Miller and O'Leary, 1987). For example, Cooper et al. (2016) show how social impact bonds (SIBs) function as accounting technologies which transform the perception of homeless people from one of social responsibility to self-responsibilisation, reframing discourse of homelessness from a social problem to a problem of "individuals who fail" *(ibid*, p. 65). Thus, accounting makes it possible to intervene, construct and align social life with government visions and ideas (discourse) (Henman, 2012; Dean, 2010; Miller and

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[5] "The Confession of the Flesh" (1977) interview. In Power/Knowledge Selected Interviews and Other Writings (ed Colin Gordon), 1980: pp. 194–228.

Rose, 2008). This approach is the focus of my theoretical framework, which explains how accounting has powerful effects on the ways in which thinking and acting in the social world are structured (Cooper et al. 2016; Henman, 2012; Graham, 2010)).

Accounting technologies facilitate the creation and administration of the State by capturing, recording, categorising and assessing the activities of citizens. In the Eighteenth century, States created unified, national systems to govern the lives and activities of citizens (Poggi, 1978; Tilly, 1975; Foucault, 1980). Rules and administration were institutionalised within a central body which had local offices, i.e., locales (Miller and Rose, 2008), and bureaucrats, i.e., expertise (*ibid.*), dispersed across the country. Governing individuals involved systematic mechanisms to represent and map out the domain to be governed as an intelligible field through modes of calculation and categorisation (Miller and Rose, 2008, p. 31; Miller and O'Leary 1989; Burchell et al. 1985; Hopwood, 1986;).

According to Graham and Neu (2003, p. 463), "accounting functions as a technology of surveillance, returning information to the centres of calculation … and thereby serving as the precondition for subsequent interventions". Accounting technologies facilitate the examination and observation of individuals from a distance and make it possible to "exercise power over the individual, the suppression of deviance, and the production of normalised behaviour" (Walker, 2008, p. 457; Foucault, 1991, pp. 170–177). Accounting technologies become important and powerful technologies of governance, as they create a relationship between knowledge and power (Neu and Heincke, 2004, p. 184; Miller and Rose, 1990). They translate social activity into quantifiable economic values and pre-determined criteria which change "lines of responsibility" and create "possibilities of action" (Miller and Hopwood, 1994, pp. 2-3). Hence, accounting technologies make it possible to align the activities of citizens with political objectives, underpinned by neoliberal principles to reduce their dependency on the State and increase productivity through engagement with the labour market.

Accounting technologies operate through a range of calculations, procedures, objects and humans to "materialise and visualise" political rationality (Miller, 1990. p. 315). This is similar to Foucault's notion of *dispositif*. Miller (1990) develops a theoretical framework to examine the interrelations between accounting and governance based on two distinct concepts, namely, 'rationalities' and 'technologies.' Political rationalities are mediated and enacted through accounting technologies (Miller, 1990; Miller and Rose, 2008) and although distinct, they are

linked in a relationship of reciprocity (Miller, 1990). To further develop this concept, Miller and Rose (2008) draw on Actor-Network Theory (ANT), developed by Bruno Latour (1986). According to ANT, power results from complex relations between human, inhuman and nonhuman actors, which work together as collectives, rather than in isolation (Wood, 2007). According to Andersen *et al*. (2018, p. 43) "ANT implies that the qualities and capacities of both human and technologies […] are relational and performative constructs". Humans and technologies are not self-contained but work and exist together in a network. ANT combines, rather than separates, social and technical actors and technologies through relational practices and enables the analysis of relationships between actors and technologies without boundaries or differentiation of social practices between humans and non-human actors. ANT assumes technologies and actors share equal importance in terms of their roles in the construction of the network (Callon and Law, 1997; Law 1994; Latour, 1987). This means power is reciprocal in the network, equally distributed between actors and technologies, with one benefitting the other. Callon (1986) refers to this as 'generalised symmetry'. In order to sustain the network, the mechanisms which exert power must materialise in enduring and repeatable ways so that they become legitimised and normalised in everyday practices (Latour, 1986, 1987b).

At this point, it is worth noting the difference between technologies and actors. Technologies deploy and align the minds, bodies and behaviour of human actors according to political rationality (Miller, 1990; Rea and Cooper, 1989; Hopwood, 1986;). Technologies materialise through a range of calculations, procedures and tools which consist of material and visual processes and activities (Miller *et al.,* 2008, p. 315). Technologies are not mechanisms, because the latter refer to techniques which can have neutral means of achieving certain ends. Rather, technologies are used to "emphasise the transformative effects they can bring about" (Miller, 1990, p. 333). Miller (1990, p. 318) claims "technologies do not have a neutral function of recording the real, but literally represent it in such a way as to make it susceptible to evaluation, calculation and intervention". However, technologies cannot function in isolation; technologies operate through a range of actors. An actor "can literally be anything provided it is granted to be the source of action" (Latour, 1996, p. 373; see also Callon and Latour, 1981, p. 286). Actors are malleable beings capable of utilising agency. Their agency is informed by their conscious and "dynamic, unfolding relations" (Emirbayer, 1997, p. 281) with technologies. An actor's engagement with these networks structures their thinking, actions, circumstances and choices. Actors can be technologies, as they too play a part in shaping another actor's agency. Actors interact with technologies to create a network of relational power. Each actor and technology

influence and benefit the other through a constant web of power relations, otherwise the network would fail (Latour, 1987).

Although, ANT is rarely used as a theoretical framework in tax research, some studies do exist in the critical accounting and tax literature. For example, Boll (2014a) draws on ANT in her ethnographical study of tax audit processes of the Danish Tax and Customs Administration. She examines how tax inspectors seek to make unreported income derived from car dealership visible. Boll (2014) argues that tax inspectors apply Latour's notion of oligoptic and Foucault's concept of the panopticon to view the economic activities of car dealers and that these perceptions are different to the car dealers' perceptions. She shows that through adopting oligoptic and panoptic perceptions, tax inspectors produce narrow visions of taxpayers which do not capture the entirety of taxpayers' activities and make some taxpayers visible whilst making others less visible. In addition, Boll's (2014b) adopts ANT in her ethnographic case study of how bookkeepers and business owners enact tax compliance in practice. She argues that tax compliance is constructed through an assemblage of socio-material connections. This means, rather than approaching tax compliance as either a state top-down disciplining power or which is based on an individual's attitude, beliefs and motivations, Boll (2014b) argues that tax compliance is constructed in the in-between.

There are currently no studies of the TC system that draw on ANT. ANT provides a useful practice-orientated approach to examine TC because the TC system (network) includes several technologies and actors, such as inscription devices (e.g., forms and letters), ICT (e.g., computers, algorithms, and automated telephones), expertise (e.g., bureaucrats i.e. HMRC workers), and citizens (e.g., claimants). All of them play a role in the network to transform subjective realities into governable objective forms (Miller and Rose, 2008). Inscription devices are materials which make reality visible, stable and mobile, making it comparable and calculable (Rose and Miller, 1991). Inscription devices gather and transport information about social activity to centres of calculation, exposing them to evaluation, intervention and control (ibid, p. 66). However, inscription devices "create objectified and enforced identities which may have little foundation in the lived experience of those classified" (Smith, 1993). Calculative practices cannot capture all aspects of individuals' lives, including suffering, hardship, emotion, illness, and social values. Hence, some aspects of individuals' lives are not considered by centres of calculation which assess and judge them. Only information that can be measured in economic forms is considered. Thus, eventually the aspects that do not get

included will disappear and become devalued, whilst value is attributed to economic activities that get included (Graeber, 2015) and become normalised and part of the shaping of individuals' thinking and behaviour. Although non-economic activities "deserve to be heard" (Graham and Neu, 2003, p. 467), they do not become part of social discourse (Cahill, 1998).

Thus, inscription devices are powerful technologies in the TC network, as they influence what information is to be captured and assessed, and how it is presented. Inscription devices mirror asymmetries of power because they are designed according to "moral, social and political ideologies" (Walker, 2008, p. 459). TC inscription devices shape claimants' identities, distorting and fabricating their individual biographies according to neoliberal political rationality (Bowker and Star, 1999).

2.3.4 Toward a deeper understanding of relational accounting practices

So far, I have shown how existing theories of biopolitics and biopower (Foucault, 1976) and accounting technologies of governance (Miller and Rose, 2008) help explain how accounting governs human life. These theories develop our understanding of the role of accounting technologies within the TC system to govern a target population. However, these theories are limited. Although Foucault (1976) admits biopower is "merely one element [of power] among others, working to incite, reinforce, control, monitor, optimize, and organize" social life (p. 136), he does not explain how different forms of power engage and operate together to influence social life. Foucault's work has been criticised by scholars who claim it is incomplete, limited and passive (Cooper et al., 2016). In addition, Miller and Rose's (2008) concept of accounting technologies of governance predominantly focuses on the mechanisms and structure of networks. They do not examine interactions, agreements, conflict and struggles which take place between actors and technologies within the network. Latour (1986) claims that the creation and maintenance of a network depends on building alliances between actors and technologies in which one depends on the other for resources to achieve their goals (Callon 1986). Yet, Latour and Miller and Rose do not focus on power dynamics and struggles within these alliances between actors and technologies, which are fundamental to understanding how and why the TC network is (re)constructed.

Furthermore, Miller and Rose (2008) repeatedly claim "it is in the nature of programmes of government to operate at the level of aspirations, and for there to exist a considerable gap

between these aspirations and their actual functioning" (p. 322). However, they take this notion for granted as they fail to critically examine causes of this "gap" (*ibid*) in terms of why government programmes fail to achieve political aspirations, thus rendering technologies of governance dysfunctional. Foucault, Miller and Rose, and Latour do not pay attention to the relational dynamics, conflict, struggles and agreements which take place in the network. Their theories do not explain how and why certain actors succeed whilst others fail in the network and how the relational processes between them influence outcomes for certain actors and for policy.

In addition, public services, due to the pervasiveness of NPM, have increasingly allocated a large amount of resources to automated information systems (Bovens and Zouridis, 2002) to facilitate inscription devices and centres of calculation. Bovens and Zouridis (2002, p. 175) argue that "today, a more true-to-life vision of the term 'bureaucracy' would be a room filled with softly humming servers, dotted here and there with a system manager behind a screen". Software, an instrumental part of ICT, uses predetermined codes and algorithms to capture and measure *selected* information to visualise the population and construct identities. Thus, it creates an "electronic superpanopticon" (Poster, 1996) which is placeless and capable of exerting power over individuals across space, time and formal boundaries within the network (Klauser, 2013; Graham, 2005; Thrift and French, 2002). Although Latour's work is commonly used in the study of ICT, Miller and Rose (2008) do not explore the effects of ICT on accounting technologies of governance, which are increasingly used in administrating public services. Accounting researchers need to delve deeper into how digitised accounting technologies are enacted in relational ways.

My theoretical framework addresses these limitations in existing accounting literature by adopting a pluralist theoretical approach to examine the role and implications of accounting technologies of governance within the TC system. My framework builds on the work of Miller and Rose (2008), Latour (1987) and Foucault (1976) by drawing on and interweaving theories and concepts from sociology and PA literature, specifically Lipsky's work on street-level bureaucracy and Pierre Bourdieu's social theory (1984). My theoretical framework examines how the TC system operates as a loose and complex network of accounting technologies and actors which interact in relational ways across space, time and social domains and result in subjectification of TC claimants. I discuss this in more detail in the next section.

2.4 Conceptualising relational accounting technologies within everyday frontline practices

This section is the second part of my theoretical framework in which I build upon existing accounting research, discussed in Section 2.3, by introducing and interweaving theories from PA and sociology. I discussed how accounting technologies are used to transmit political aspirations to a target population in Section 2.3. However, focussing only on accounting technologies that govern a population through a unified national system, dangerously assumes that real-life is capable of being captured, represented and understood in abstract and distant forms. Although they make a target population visual and thinkable, there still exists a gap between aspirations and actual real-life outcomes (Miller and Rose, 2008). This section builds on existing literature to understand some of the causes of this gap and unintended consequences of government programmes by examining how accounting technologies govern individuals through relational power dynamics during encounters between bureaucrats (HMRC workers) and citizens (TC claimants) on the frontline of TC public service administration.

I begin this section by revisiting and delving deeper into Lipsky's (1980) theory of street-level bureaucracy (introduced in Section 2.2.2) and how it has been used and further developed within the PA literature (Section 2.4.1). I show the relevance of street-level bureaucracy to examine the implications of accounting technologies on frontline practices between HMRC workers and TC claimants. I then introduce Bourdieu's (1984) social theory of capital, habitus and field to examine how accounting technologies influence power relations which (dis)empower and (re)position TC claimants in the TC field; linking agency with structure (Section 2.4.2).

2.4.1 Street-level bureaucracy

As discussed in section 2.3.3, the connection between accounting and the State is a "complex network of interdependent" technologies (Miller, 1990, p. 322). So far, I have identified two technologies of governance, namely centres of calculation and inscription devices (see Section 2.3). Expertise is another technology, which plays a crucial role in the network (Miller, and Rose, 2008). Expertise interact with inscription devices to capture and monitor citizens' activities in numerical and calculative ways which then transmit information to centres of calculation for evaluation and assessment. Thus, "the behaviour of workers comes to reflect

the incentives and sanctions implicit in those measurements" (Lipsky, 1980, p. 51; see also Blau, 1963).

In the context of this study, expertise refer to street-level bureaucrats (SLBs) which, according to Lipsky (1980, p. 9), "make decisions about people that affect their life chances". He argues it is the daily experiences and practices of bureaucrats that shape and establish policy in concrete real-life settings, rather than abstract policies written by policy-makers. Lipsky examines how street-level bureaucrats do their job at the frontline under conditions of alienation, inadequate resources and performance management pressures. Lipsky's work is therefore particularly relevant to examining the everyday working conditions of HMRC workers. This is fundamental to understanding the problems and goals of HMRC workers, how and why these inform their actions and thinking, and how their practices influence and affect outcomes for claimants.

According to Lipsky, street-level bureaucrats carry out "alienated work" (ibid), which is:

> The extent to which workers are able to express, or need to suppress, their creative and human impulses through work activity. Assembly lines, in which mechanical, repetitive processes are performed, are regarded as alienating for these reasons. Jobs that require workers to deny the basic humanity of others may also be considered alienating.
>
> (Lipsky, 1980, p. 76).

Alienation manifests in several ways. Factorisation and specialisation of public services transform citizens from holistic cases to bundles of separate products, each of which are designated to the specialisation of different bureaucrats. Furthermore, information is provided to bureaucrats via ICT and inscription devices, further distancing the bureaucrat from the citizen. Furthermore, bureaucrats do not control the pace for processing cases or their outcome, nor the information and materials needed to make decisions on cases. Alienation results from bureaucrats not being able to achieve satisfaction from the "fruits of their labour" and from "taking pride" in their work and decisions (*ibid,* p. 76). Alienation leads to job dissatisfaction, affects commitment toward citizen cases and make bureaucrats "less concerned with protecting clients' interests and their own connection with clients" (*ibid*, pp. 79-80). Alienation contributes toward distancing and separating bureaucrats from citizens and leads bureaucrats to be less committed to "client rights and benefits" (*ibid*, p.80).

Bureaucrats do their job with limited resources which affect the extent to which they "have time for clients […] and the quality of interactions between" them (Lipsky, 1980, p. 31). According to Lipsky, (1980, pp. 99-100), bureaucrats

> experience great pressures to choose in favour of greater numbers at the expense of quality […] When combined with high demand and budgetary concerns, [bureaucrats] tend to impose a logic of increasing the quantity of services at the expense of the degree of attention workers can give to individual clients

Cost cutting and efficiency, mass processing, together with limited resources restrict bureaucrats from being able to interact with citizens as individual human beings. Moreover, bureaucrats "are not faithful relays, mere creatures of a controller situated in some central hub. They utilise and deploy whatever resources they have for their own purposes" (Miller and Rose, 2008, p. 70). In other words, some everyday decisions made by bureaucrats are coping mechanisms which are determined by their working environment. Bureaucrats modify their "conceptions of their job, and of clients, that reduce the strain between capabilities and goals, thereby making their jobs psychologically easier to manage" (Lipsky, 1980, p. 141). Thus, a power struggle takes place in the network, in which bureaucrats cope with their working conditions in several ways: withdrawing psychologically and emotionally from citizens; adhering to strict procedures; rubber-stamping; withdrawing and passing on cases to other bureaucrats; or quitting their job (*ibid*).

Lipsky's work has inspired the development of a burgeoning street-level bureaucracy literature. Existing research shows the degree to which, more or less, rigid procedural welfare systems influence the discretionary powers of SLBs and how they perceive and construct identities of welfare recipients. For example, Sikka et al. (2016) examine governance and accountability practices within the UK tax authority, HMRC. They frame their study on HMRC's three key objectives: maximise tax revenue; achieving sustainable cost savings; and improving delivery of services to customers. They highlight increased alienation and dehumanisation of HMRC workers' roles and practices and increased focus on achieving performance targets. They recommend the need for HMRC to invest in more resources, staffing and increase local knowledge and face-to-face encounters with citizens. Other studies include, Daguerre and Etherington, 2009; Dubois, 2009; Ulmestig and Marston, 2015. The literature explains how the relationship between discretion exercised by SLBs and Performance Management Systems (PMS) contributes towards the divergence between policy goals and real outcomes (May and

Winter, 2007; Keiser, 2010; Garrow and Grusky, 2012). Research shows how PMS increase standardisation and depersonalise interactions with recipients (Bruhn and Ekstrom, 2017; Prior and Barnes, 2011; Rice, 2013). Moreover, studies of street-level bureaucracy focus on the increased use of digitisation, which has come to play a significant and decisive role in the operations of public services (Andersen et al., 2018). For the purpose of my study, ICT refers to all objects, networking devices and software, which combined, allow individuals and organisations to interact in digitised ways. This includes automated telephone lines, computers and databases. I refer to any of these devices and systems as ICT from this point onwards throughout my thesis.

ICT not only captures and records data about the population, it also makes automatic decisions through digitised centres of calculation which affect citizens (Bovens and Zouridis, 2002; Jorna and Wagenaar, 2007, p. 190). Thus, citizens are assessed and made accountable according to rigid, automated and pre-determined algorithms; rather than on fluid, subjective and flexible discretionary practices of bureaucrats. Thus, further dehumanising the administration of policy and governance. According to Henman and Adler (2003, p. 147), "increasingly, computers are being used to make decisions automatically, such as when to review a claimant's circumstances and when to cut eligibility". Furthermore, on-screen manuals and automated scripts guide bureaucrats' decisions leaving "little room for coping with the unexpected" (Bovens and Zouridis, 2002, p. 206). Thus, human-based aspects of making decisions about the welfare of citizens are increasingly limited.

The discretion of bureaucrats has shifted from paper-based and face-to-face contact to digitised forms of administration (Bovens and Zouridis, 2002). Street-level bureaucracy literature shows "repeated exposure to stimulus cues results in the development of well-learned categories, attendant schemas and the automatic activation of both" (Ashforth and Humphrey, 1995, p. 433). Bureaucrats process citizens with "little or no conscious effort" (Rosenthal and Peccei, 2006b, p. 1652; Smith and Lerner, 1986). Bovens and Zouridis (2002, p. 178) argue that "the drastic automation and efficiency measures of public service leaves them with the virtual equivalent of a conveyor-belt job, making their work considerably less interesting". As a result, bureaucrats' work become dehumanised, depersonalised and mechanical, arguably, creating a new digital "iron cage" of bureaucracy (Weber, 1958, pp. 180-181; Zuurmond 1998). Other PA scholars show how digitised systems "steal time and resources from 'real' social work with citizens" (Andersen et al., 2018, p. 38; see also Henman, 1999; Henman and Adler, 2001; and

Scheepers, 1994) and how digitisation redefines practices within organisations (Adler and Henman, 2001; Garson, 1989). Bovens and Zouridis (2002) argue that bureaucrats' discretion has shifted from making decisions about citizens' welfare to having to deal with ICT. Bureaucrats come to depend on ICT systems and the information it provides and calculates. It is only when citizens submit a formal complaint that decisions are assessed by a living human being; "otherwise, the organisation [is] wholly transformed into a screen-level bureaucracy" (Bovens and Zouridis, 2002, p. 178). Jorna and Wagenaar (2007, p. 190) claim that "even though screen-level bureaucracy still retains human operators, they have been turned into near robots" whose actions are determined by what the computer tells them. ICT "crowds out human interaction" (Bovens and Zouridis, 2002, p. 195), which further distances and dehumanises the relationship between bureaucrats and citizens.

An important shortcoming of existing street-level bureaucracy literature is that it mainly focuses on frontline bureaucrats' practices. Studies rarely focus on dynamic unfolding practices during encounters between bureaucrats and citizens and how such practices affect the outcomes for citizens (Bartels, 2013). As explained in the previous section, within the actor-network actors do not think and act independently (Latour,1987), rather, they engage in power struggles with other actors and technologies. Thus, the network is constantly in flux. Bourdieu's (1992) theory on capital, habitus and field helps to conceptualise these relational power struggles within the TC network. Section 2.4.2 discusses this in detail.

2.4.2 Capital, habitus and field

Bourdieu's social theory (1984, 1987, 1996, 1998) "highlights how the relationship between subjective experiences and the objective world frame experiences and contribute to the production and reproduction of practice within social fields" (Gracia and Oats, 2012, p. 304), ultimately (re)constituting the field. Bourdieu's social theory helps to understand relational power, which is enacted in interactions between individuals and structure (*ibid*). Existing accounting studies show how Bourdieu's social theory is useful to understanding the relationship between accounting's control practices and regulatory and administrative struggles by applying his concepts of habitus, capital and field (Gracia and Oats, 2012, Baxter and Chua, 2009; Lawrence, 2004).

According to Bourdieu (1984), the pursuit and struggle for power influences social interactions and the position of individuals in the 'field'. According to Oats and Gracia (2013, p. 115), the field is a domain or space of social practice which has a degree of autonomy from other fields that together comprise the wider social field in which we interact. It has boundaries, and defined membership, although these attributes are fluid, rather than permanent features of the field. The field can comprise individuals, but also groups and organisations. The shaping of the field is influenced by the practices and interactions of field participants, to which Bourdieu refers as a 'game'. Field participants play the game according to the rules, norms and culture of the field in pursuit of capital (Bourdieu, 1998). The game is worth playing when participants believe that certain types of desirable capital will give them status in the field. The field is (re)constructed and maintained when participants value and believe in the 'game'. Participants become 'caught up in the game' (termed '*illusio*') and do not recognise the power relations, discourses and technologies which are at play and become normalised through practice (termed '*doxa*'). Bourdieu refers to this as 'symbolic violence', which creates or maintains authority in in the field, unnoticed by its participants[6] (Bourdieu and Wacquant, 1992). Acts of symbolic violence become normalised by field participants through practice (Bourdieu, 1977), and thus reinforce the *status quo* (Gracia and Oats, 2012).

Bourdieu identifies four main types of capital pursued by field participants, namely, economic, cultural, social and symbolic. Economic capital relates to material resources, such as money and property. Cultural capital constitutes tangible and intangible resources, such as knowledge, skills, books, art, and a sense of knowing how a particular environment operates and how to successfully navigate it. Social capital represents social connections and networks. Finally, symbolic capital legitimises and recognises an individual's status, such as titles, degrees and qualifications and is derived from the successful use of other forms of capital, ultimately legitimising the power relations inherent in the field. Bourdieu's concept of capital helps explain the relational practices and power struggles between actors and accounting technologies in the TC network and how they influence actors' position in the field and shape the structure of the field. Participants depend on each other for different forms of capital; and it is this struggle for capital that maintains the TC network.

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[6] Bourdieu's 'symbolic violence' is similar to Foucault's notion of governmentality (1991) (Section 2.3). However, both differ in terms of how individuals respond to power. For Bourdieu, individuals respond according to structure (discourse) and dispositions (habitus – discussed later). For Foucault, structure (discourse) is solely responsible for how individuals respond to power.

Bourdieu's types of capital cannot be understood in isolation. According to Bourdieu, the dispositions, morals and beliefs of human actors influence their thought-processes and actions. Bourdieu refers to this as *habitus*. Habitus is acquired from experiences in different fields over time, such as childhood, education and work. These experiences become internalised through social interactions. Over time, the shaping of the habitus becomes second nature, i.e., normalised, thus becoming part of unquestioned perceptions, appreciation and experiences of actors (Hoy, 2005; Bourdieu 1990b). Habitus is produced, maintained and reshaped by what goes on in the social world, and, in turn, habitus produces the social world (Madsen and Dezalay, 2002, p. 93). Habitus is not only internalised by the individual (agency), but is also a structuring force, as it becomes objectivised through interactions with other actors in the field (Cronin, 1996, p. 65) and their struggle for capital.

However, Bourdieu's social theory misses a crucial element of social practice, namely emotion, and the role it plays in determining whether human actors succeed or fail in the field. According to Thoits, (2004, p. 372), the concept of emotion helps link "individual resources and processes [agency] to macro-structural forces [structure] including social order, social inequality, and social cohesion". Although Bourdieu's work has been criticised for not giving enough attention to individual agency (Scheer, 2012) and "inner emotion" (DiMaggio, 1979, p. 1463), his work on habitus provides some understanding of individuality and how emotion connects habitus to the outside world. For example, his work identifies the role of women in "regulating men's emotional lives" (Bourdieu, 2001, p. 77) and in "maintaining relationships" (Bourdieu, 1998, p. 68). Bourdieu does not explicitly address emotion as a separate category of enquiry (Reay, 2004; Cottingham, 2016; Scheer, 2012), preferring to anchor emotion in the habitus (Bourdieu, 1998, 2001; Scheer, 2012). However, Bourdieu does refer to emotion when describing acts of symbolic violence which

> often take the form of bodily emotions – shame, humiliation, timidity, anxiety, guilt –
> or passions and sentiments – love, admiration, respect. These emotions are all the more
> powerful when they are betrayed in visible manifestations such as blushing, stuttering,
> clumsiness, trembling, anger or impotent rage
>
> (Bourdieu, 1998, pp. 38-39, 2001).

Bourdieu's quote above suggests that emotion is active, objectivised and structuring, as opposed to a passive internal experience, that is habitus. It should be noted that Bourdieu is not definitive in his use of concepts, as he states they are "open concepts designed to guide empirical work" (Bourdieu, 1990, p. 107) and claims that:

> "The peculiar difficulty of a sociology […] is to produce a precise science of an imprecise, fuzzy, woolly reality. For this it is better that its concepts be polymorphic supple and adaptable, rather than defined, calibrated and used rigidly."
>
> (Bourdieu and Waquant, 1992, p. 23).

However, scholars have since developed Bourdieu's approach to develop emotion as a theorised concept. According to Cottingham (2016, p. 460), "a critical component of theorizing emotional capital is distinguishing the resource itself from the activation and embodiment of that resource". It is important to distinguish between emotions as a resource – 'emotional capital' – rather than an embodiment of Bourdieu's concept of habitus. Lareau and Weininger (2003) identify and distinguish emotion as a "possession" that is "trans-situational" (Cottingham, 2016, p. 460). Emotion engages with the social world (Scheer, 2012) and is linked to evaluation and judgement, which is used to (dis)empower individuals (Nussbaum, 2001; Frijda, 1986; Solomon, 1976).

Reay (2004) and Holt et al. (2013) show the importance of conceptualising emotion as a type of capital. In keeping with Bourdieu's notion that one type of capital can be transformed to another type of capital (Bourdieu, 1986), Holt et al. (2013) show that emotional capital is "implicitly tied to its potential to be converted into other, cultural, and ultimately economic, forms of capital, reproducing a view of Bourdieu as being, at heart, a materialist" (p. 35). They suggest emotional capital can lead to acquiring social and cultural capital, which then in turn, influences the habitus (Holt, et al., 2013) and utilised by actors to gain advantage or disadvantage, depending on the field's doxa. An actor's success in the field thus depends on how well they utilise and manage their emotions and whether emotions are a valued capital in the field.

Building on Bourdieu's concepts, Nowotny (1981) developed and defines the concept of emotional capital as "access to emotionally valued skills and assets, which hold within any social network" (*ibid*, p. 148). Drawing on Nowotny, Allatt (1993, p. 143) includes "expenditure of time, attention, care and concern [and] empathy" to this definition, as well as

"guilt, anxiety and frustration". These can give individuals advantage in the field (Reay, 2004), similar to Bourdieu's other types of capital, such as economic and cultural capital. Other scholars, particularly in the psychology, healthcare and education literature, have developed the concept of emotional capital recognising and perceiving it as a "stock of emotional resources" (Cottingham, 2016, p. 459), characterised as feeling capacities and emotion management skills which are relationally emergent and crucial to the culture of the field and the (dis)empowerment of field actors (*ibid*., see also Froyum, 2010; Reay,2004; Thoits, 2004;). However, very little attention, has been given to emotions as an area of enquiry within the accounting literature. For example, Bay et al. (2017) studied the concept of emotions and its role when pension-savers deal with financial accounts during pension-advisory meetings. They find that emotions play an inter-dependent role with rational thinking during the sense-making process. They draw their work on similar existing accounting studies, such as, Faÿ et al., 2010; Englund & Gerdin, 2015; Englund et al. 2013; and Carlsson-Wall et al., 2012). Although these accounting studies do not specifically address emotions as a theoretical concept, emotions are present in their empirical data and show how emotions play an important role in the way people interpret, react and behave to accounting information and practices (Bay et al., 2017). Thus, if we deny the role of emotions, we dismiss what is of essential importance to the way people make sense of accounting. Emotions trigger actions and outcomes. If we dismiss the role of emotions, we deny an essential understanding of the way people deal with accounting information and practices. Very little work is done on how emotions and why emotions are utilised and their effects. This study addresses this gap in the accounting literature by theorising emotion as an essential concept, i.e. 'emotional capital' as conceptualised by Nowotny (1981) and further developed by Reay (2004a,b), Holt et al., (2013) and Cottingham (2016), to understand how individuals make sense and deal with accounting information and practices in the TC field. Thus, for the purpose of this study, and in keeping with the works of Nowotny (1981) and, most recently, Bay et al. (2017), I theorise emotion as a form of capital which is relationally emergent and a crucial component in the (dis)empowerment of individuals in the TC field. I define emotional capital as a skill or asset held by an individual that is emotionally valued.

In sum, my theoretical framework shows how existing accounting literature draws on work by Foucault (1976), Miller and Rose (2008) and Latour (1987) to identify and examine accounting as a technology of governance (see Section 2.3). I also show how Bourdieu's social theory (1984), Lipsky's work on street-level bureaucracy (1980), and Bovens and Zouridis' (2002)

work on screen-level bureaucracy are relevant to explain the relational power dynamics which unfold between accounting technologies and actors. In Section 2.5 I discuss how I apply these theories to my study of the TC system to answer my main research question: How does the TC system affect the financial and existential hardship of claimants?

2.5 Discussion and conclusion

My theoretical framework shows how power is not authoritarian, rather it operates by exposing citizens to mechanisms of public administration, i.e., accounting technologies, and influences how citizens think and act. This section explains how I apply my theoretical framework to answer my main research question: ***How does the TC system affect the financial and existential hardship of claimants?***

My theoretical framework helps approach and examine the TC system as a centre of calculation which operates through relational practices between inscription devices, expertise, ICT and actors. It captures, measures and assesses claimants' worthiness and value according to their economic activities through pre-determined calculative practices. The TC system, as an accounting technology of governance, regulates and aligns the activities of claimants with political rationality and agendas which are underpinned by neoliberal principles of efficiency and productivity. It does this by rewarding claimants with TC payments, when they engage in the labour market and punishes those who do not. Claimants who do not act according to neoliberal principles are deemed undeserving of TC payments and are portrayed as anti-social. Although claimants have a choice whether or not to engage with the TC system, claimants' 'freedom of choice' is linked to moral obligations of deservingness. Notwithstanding these mechanisms of 'reward and punishment' (Foucault, 1975), my theoretical framework shows other invisible powers that exist within the TC network, which influence the way claimants think and act.

As a centre of calculation, the TC system cannot operate in isolation. It operates within a network of other actors and technologies which play a part in infusing concrete relational practices across several social domains (such as shops, homes, Jobcentres, workplaces and Foodbanks) with neoliberal economic rationality. Figure 2.1 outlines the range of accounting technologies and actors in the TC network (discussed in Section 2.3) that emerge from my data analysis.
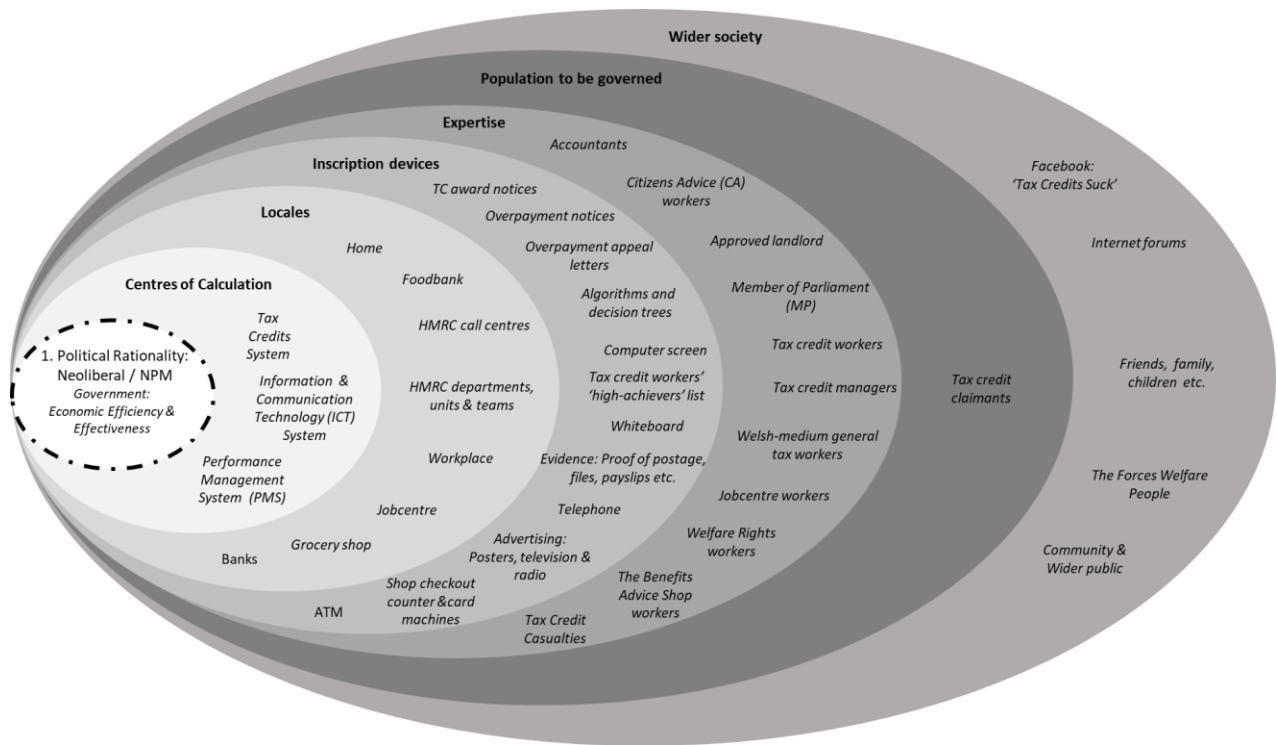
Figure 2.1: The TC network identifying actors and technologies which operate economic rationality (based on Miller, 1990 and Latour, 1987)

The smallest sphere to the left in Figure 2.1 represents political economic rationality. The spheres to its right represent the range of accounting technologies and actors which enact this rationality across several social domains (discussed in Section 2.3). Figure 2.2 builds on Figure 2.1 to illustrate the relational power dynamics (represented in red arrows) between actors and technologies within the TC network (discussed in Section 2.4). Figure 2.2. shows how accounting technologies exert relational power in multi-directional ways, through and across several domains, and contribute towards (re)constructing the roles, identities and relationships of HMRC workers and claimants, aligning them toward neoliberal ways of thinking and acting. I analyse how accounting technologies exert relational power in visible and invisible ways through concrete experiences in my four empirical chapters (Chapters 4, 5, 6 and 7). Chapter 4 examines what happens when claimants find out about TC overpayments. Chapter 5 analyses what happens during encounters between claimants and HMRC workers. Chapter 6 explores the experience of HMRC workers within HMRC offices. Chapter 7 examines what claimants do about their tax credits overpayments following encounters with HMRC workers. Figure 2.1 is a roadmap for the empirical chapters. This means each empirical chapter shows Figure 2.1 and highlights specific accounting technologies and actors that emerge from the data findings.
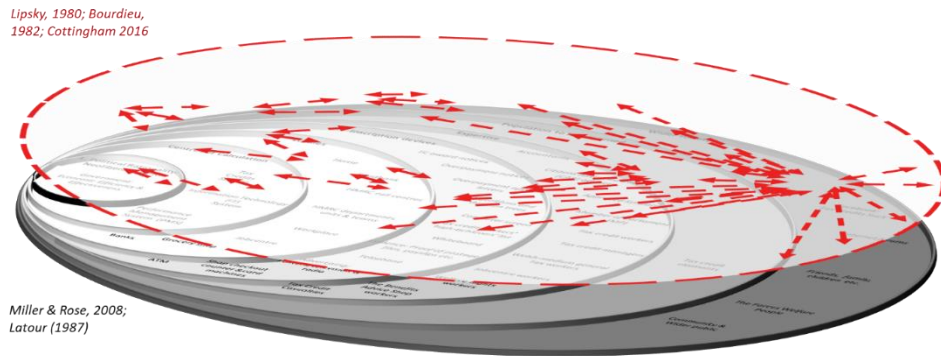
Figure 2.2: The TC network depicting relational power dynamics between actors and technologies.

To sum up, existing public service and critical accounting literature shows how accounting technologies play a crucial role in categorising and (re)constructing individuals' roles and identities. However, if critical public services accounting research is to be *critical*, it needs to question and challenge the implications of accounting mechanisms on issues of inequality, injustice and stigmatisation. Existing studies predominantly focus on mechanisms and structure and neglect the unfolding and dynamic interactions, agreements, conflict and struggles, which take place between actors and accounting technologies through a web of relational power. The literature fails to critically examine why government programmes fail to achieve political aspirations, and how accounting technologies of governance become dysfunctional and generate undesirable outcomes. The PA literature on street-level bureaucracy can help here, especially to understand some of the dysfunctions in government programmes regarding HMRC workers' everyday practices and working conditions. Existing street-level bureaucracy studies already show how bureaucratic forms of categorisation are deployed in and permeate everyday practices of frontline public services. However, they predominantly focus on frontline bureaucrats and neglect how accounting operates through a web of relational power and across the frontline and into claimants' homes, community and workplace, in dynamic and unfolding ways.

I address this important issue and gap in existing accounting and PA literature by adopting a pluralist theoretical approach to examine the way the TC system is administered and its effects on HMRC workers and claimants in concrete lived experiences. My framework builds on several theories from the accounting, PA, and sociological literature to approach the TC system

as a loose and complex assemblage of accounting technologies and actors, which operate across space, time and several domains of social life, which together subjectivise individuals to think and act according to neoliberal economic-based government aspirations. To do this, I use the work of Miller and Rose (2008), Latour (1987) and Bovens and Zouridis (2002) to identify actors and technologies within the TC network. I then draw on and interweave theories from Bourdieu (1984), Lipsky (1980) and Cottingham (2016) to identify, examine and understand the conflict, struggles, and agreements stemming from dynamic and unfolding power struggles within the network (relational power).

Drawing on my theoretical framework, my empirical chapters show how accounting acts as the glue which links political aspirations of the State with individuals' bodies and minds. I show how accounting enacts relational power in visible and invisible ways through various objects, ICT, humans and technologies; consequently, (re)positioning individuals on a social order and thus structuring the field (Bourdieu, 1984). My empirical chapters show how accounting systems have economic, social, and political consequences which test the limits of TC policy, the capacities of HMRC workers and TC claimants, and fundamentally how accounting plays a crucial role in reinforcing stigma and inequality.

Chapter 3: A critical-interpretive ethnography of tax credits

3.1 Introduction

As discussed in Chapter 2, accounting has social consequences. Accounting technologies shape the minds and actions of individuals (agency) and play a crucial role in (re)structuring the tax credits (TC) field, reinforcing social order and inequality (structure). In this chapter I explain how existing TC research is predominantly positivist which entails objectively measuring, describing and explaining the outcomes of people's behaviour. Although this prior literature highlights interesting aspects, it does not explain how and why people behave in certain ways. I introduce a different methodological approach to examine the TC field to add 'flesh on the bones' of existing research. I adopt a critical interpretivist methodological approach that enables me to identify and examine how relational power is exerted by accounting technologies in everyday practice within social, economic and political contexts. I use ethnographic methods to collect and interpret the data and grounded theory to analyse the data. This approach enables my data analysis and theoretical framework (Chapter 2) to stay close to the lived, concrete experiences of field participants, rather than imposing pre-determined theories onto the data (Smith, 2017, p. 49).

I begin my chapter with a review of the methodologies and methods used in existing TC research; highlighting their contributions and limitations (Section 3.2). I then discuss my philosophical assumptions and methodology and how it differs from those used in previous TC studies, highlighting my contribution to the field in this respect (Section 3.3). Following this, I introduce and explain my ethnographic approach to the study of TC, identifying its advantages and limitations (Section 3.4). I then explain how I went about getting access to the field (Section 3.5), and the different methods I used to collect the data (Section 3.6). I then explain grounded theory, its relevance to my research and how I applied it to analyse the data (Section 3.7). Finally, I explain how I adopted reflexivity throughout my ethnographic fieldwork and data analysis (Section 3.8), before concluding the chapter (Section 3.9).

3.2 A review of methodological approaches used in existing tax credits research

Existing TC research is predominantly based on quantitative data and statistical methods, grounded in the positivist paradigm. Most TC studies adopt deductive approaches using quantifiable measures, large survey data, and hypothesis testing to model and predict cause-and-effect (Smith, 2017). These approaches assume social reality exists independently from the researcher, that the world is external and objective, and that knowledge is gained from observable, value-free and usually quantifiable 'facts'. They focus on breadth, rather than depth, which limits our understanding of the TC field. Such studies include, amongst others, an examination of the link between take-up of Earned Income Tax Credit (EITC) in the United States and race (Brown, 2005); women TC claimants and household spending in the UK (Fisher, 2005); and take-up of EITC compared to levels of income and other social factors (Scholz, 1993). Although these studies identify interesting relationships, they are based on statistical secondary survey data on a mass population. They are explanatory in nature, rather than interpretive and fail to question and explain the outcomes they discover for how and why claimants act in certain ways.

For example, Andrén and Andrén (2016) examine how Swedish EITC affects labour engagement and whether having children affects the outcome. They apply a structural discrete labour supply model to data taken from Statistics Sweden (SCB), Household's finances (HEK) database, and other population registers. They find EITC encouraged more women to work, but discouraged part-time working mothers to work more. However, this study does not explain why working

mothers engaged less with the labour market, and the social and psychological influences and effects. Brewer and Shaw (2006) analyse statistical data from the Family Resources Survey (FRS) and Her Majesty's Revenue and Customs (HMRC) to examine the amount of TC paid to lone parents. They find differing results between two data sets and conclude this is due to the differing definitions used to categorise 'lone-parents' and parents who are 'living as couples' between two data sets. However, this study fails to examine problems and consequences associated with defining and categorising people's lives and activities using pre-defined 'boxes'[5]. Brewer (2003, 2006) and Brewer et al. (2006) examine trends in take up rates of UK TC and expenditure according to different types of claimants. Scholz (1993). Brown (2005) and Brown et al. (2004) conduct similar studies on the Earned Income Tax Credit (EITC) in the United States, and O'Donoghue and Sutherland (1999) offer geographical comparisons of several similar government programmes across Europe. These and other studies (Greenstein 2005; Greenstein and Shapiro 1998; Holt 2006; 2011) highlight interesting insights in terms of the effectiveness of TC as a method of government expenditure and income distribution. However, they focus too much on outcomes, and rely on mass secondary statistical data. They do not explain processes which produce the outcomes they identify in order to understand how and why they are generated. They are too descriptive and do not delve deep into the impact of tax credits on everyday life of claimants.

HMRC also conduct TC research and publish some of this work in the form of summarised reports. Several reports are based on secondary survey data[6], but most draw from one major survey commissioned by HMRC during the period 2008 and 2009[7]. Participants were only allowed to choose a certain number of pre-determined answers in the survey and were not able to expand on their experiences and respond in their own words. For example, research report number 132 examines the extent to which TC claimants understand TC claim forms[8]. It shows most participants found income the most difficult to understand and work out. What is more, participants who are more likely to make errors were those aged between 16 – 24 years and have no formal qualifications. Report number 140 examines reasons for non-take up of TC by eligible

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[5] My study examines and highlights problems associated with pre-defined categorisation of individuals and examines its impact on individuals in Chapter 5.
[6] ONS survey which contained HMRC specific questions; omnibus survey conducted by the National Centre for Social Research (NatCen); and 'Panel Study of TC and Child Benefit Customers' survey conducted by NatCen and commissioned by HMRC.
[7] In this case, several HMRC research reports stem from data based on the same individuals, personal family and economic circumstances and time.
[8] This study required participants to complete old versions and adapted versions of claim forms, which were 'marked' by HMRC staff. Some participants were also interviewed.

households. It finds that, although the majority (84%) of eligible non-recipients were aware of TC, 78% of this group did not claim because they thought they were not eligible. Interestingly, a minority of eligible citizens did not claim TC because of concerns over the complexity of the TC system and the potential of getting overpayments. However, this report does not further examine why claimants perceive the TC system as complex and thus decide not to engage with it.

Research report number 148 suggests 83% of claimants find the renewals process quite or very easy, but it fails to focus on the minority of claimants for whom this is not the case. Another study finds most claimants use the telephone helpline, of which only 9% of claimants used it to discuss TC overpayments/underpayments (research report number 146). This percentage seems very low given that nearly one-third of all claimants ended up with overpayments in 2003/2004[9]. This begs the question whether some claimants who experience overpayments decided not to contact the helpline. If this is the case, why do claimants feel this way and what are the consequences for these claimants? HMRC fails to examine this issue.

Research report number 146 finds 90% of claimants are "confident they understood the information given to them [by TC helpline workers (HMRC workers)]" (p.14). However, the study does not consider whether these related to straightforward queries from claimants. According to other HMRC studies, claimants find issues surrounding renewals more straightforward than overpayments. In addition, the same report shows claimants "with a longstanding illness or disability were less likely to feel confident that they understood than those without an illness or disability (84% compared with 92 %)" (*ibid*). Again, the HMRC fails to examine this aspect further.

Existing HMRC studies on TC highlight interesting findings, but do not delve deeper into the issues surrounding non-take up of TC or understandability of TC. HMRC research focuses on the efficiency of resource distribution. It misses the opportunity to further explore issues, which emerge from their studies. This could potentially contribute towards efficiency by making the TC system more effective. The methodology adopted by HMRC is limited and fails to consider context, the lived experiences of claimants and the social and political impact of the TC system. Also, their published research reports are condensed versions and thus do not provide enough

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[9] As discussed in Chapters 1 and 4.

information to analyse and scrutinise the work in detail. In addition, the research reports are published by HMRC which administrates TC and is therefore subject to discretion and selection of the type and detail of information disclosed. This means the full picture of claimants' experiences may not be provided.

There are a handful of existing studies which go beyond statistical survey data to examine how government tax and welfare programmes influence social and psychological feelings and behaviour in recipients. For example, Romich and Weisner (2000) and Duncan et al. (2007) examine the meaning of receiving EITC money in the US and how these meanings influence social inclusion of recipients. For instance, Duncan et al. (2007) found that EITC encouraged parental responsibility because EITC provided more financial freedom for parents to make better decisions about their children's schooling and education. Sykes et al. (2015) show how EITC encourage feelings of citizenship and reconstruct identities of welfare recipients into workers within society. Other studies include Stuber and Kronebusch 2004 and Stuber and Schlesinger (2006) that examine Temporary Assistance for Needy Families (TANF), a means-tested welfare programme in the US. Although these qualitative studies on EITC provide a good foundation into understanding the meaning and effects of means-tested government programmes, they base their findings on relatively large number of interviews, using pre-planned questions posed by the researcher, and thus do not delve deep enough into the everyday lives of claimants. Their data is restricted to interviewing claimants. They do not use other sources of data, such as interviews with tax and welfare professionals, observational and documentary data. There are currently no studies which examine the UK TC system using ethnographic and practice-orientated approaches which focus on 'lived experience', in order to explain how and why TC practices shape and influence the minds and actions of claimants and position on the social order. This study contributes to this area of critical accounting and tax research by conducting a deeper ethnographical study of a government TC programme in the UK, based on multiple data sources and unstructured interview methods.

In conclusion, my review of existing research into TC and other similar programmes highlight interesting insights but also their limitations. Studies address 'what' questions, framed by pre-conceived theories, questions and responses, often in numerical form. Quantitative data and methods do not provide contextualised meaning or identify political discourses and power relations, which influence processes and claimant responses (outcomes) because they cannot be measured, captured and understood by means of statistical approaches. TC should also be studied

as an intersubjective phenomenon (see Chapter 2). This is because the administration of TC is a social and institutional practice, which has considerable social, economic, political and psychological impacts on individuals and society. A qualitative research approach identifies processes, meanings and insights into real-life phenomena (Pratt 2009; Rynes and Gephart 2004), often difficult to capture in numerical form (Ospina *et al*., 2017). In combination, qualitative and quantitative TC studies can provide deeper understandings of the administration of social policy (Ospina *et al*., 2017; Groeneveld *et al*., 2015).

My study goes beyond 'surface-level' understandings of TC by adopting a qualitative approach, grounded in a critical interpretivist methodology. Interpretivist research may occasionally use statistical data, but its main method of understanding social reality always stems from immersion into the social itself (Yanow and Schwartz-Shea 2014). This approach enables me to critically interpret the contingent practices and real-world implications of the TC field. As there are currently no studies examining TC from a critical-interpretivist approach, my study is methodologically innovative and offers explanations and deeper understandings for some of the outcomes already highlighted in existing TC research.

3.3. Critical interpretivism

In this section I explain my epistemological and methodological approach. Examining and understanding the TC field entails understanding and continuously reflecting on my own understanding of the social world. A critical-interpretivist approach provides contextual meaning and a richer, deeper understanding of the processes and outcomes of the TC field than positivist approaches. Interpretivist research assumes "reality and our knowledge are social products that cannot be understood independently of the social actors who construct and make sense of that reality" (Doolin and McLeod, 2005, p. 245). Interpretivist research investigates "culturally derived and historically situated interpretations of the social life-world" (Crotty, 1998, p 67). In other words, reality is interpreted through schemas of the mind and continual and unfolding social interactions (Williams and May, 1996). As such, reality cannot be 'discovered', rather it is 'interpreted' (Orlikowski and Baroudi, 1991). Social practices can only be understood by referring to meaning. Interpretivist research seeks to understand complex human behaviour within its unique context and goes beyond the mere measurement of outcomes and description. Interpretivism is committed to understanding relational processes and meanings of human behaviour through social, economic and political aspects (Smith, 2017). Interpretivist research

adopts an inductive approach in which data guides theory (Smith, 2017). Theory is generated and developed throughout the research process (Walsham, 2006) so that it stays as true and as close as possible to reality. This means knowledge is grounded in lived experience.

Although there is a lack of interpretive work on TC, since the 1980s there has been an increase in critical interpretivist research in accounting studies. The lack of knowledge of how accounting functions and its effects in-action were highlighted by Burchell et al. (1980). Over the next three decades, scholars such as Tomkins et al. (1980), Tomkins and Groves (1983), and Armstrong (2008) have continued the call for interpretive research to be adopted to develop our understanding of "how accounting is actually performed" (Armstrong, 2008, p. 878). For instance, Parker (2008) examines the "development, place and role of interpretive research in the contemporary accounting research community and literature" (p. 909) and calls for accounting research to focus more on "process, context and the embracing of [its] complexity" (*ibid*). In addition, interpretivist studies are now well established in information systems (IS) and management studies (for example, Hirschheim and Newman, 1991; Wastell and Newman, 1993; Walsham, 1993, 1995; Lee et al., 1997; Myers, 1997; Walsham and Sahay, 1999). Lehman (2010) identifies existing interpretivist accounting research is predominantly based on case-study and archival data. He also calls for accounting researchers to adopt interpretivist approaches (ref: Lehman, G., 2010, Interpretive Accounting Research, Accounting Forum, Vol. 34, No. 3-4, pp. 231-235, DOI: 10.1016/j.accfor.2010.08.007).

However, interpretivist research in accounting has been "criticised for its failure to explain the unintended consequences of action, which cannot be explained by reference to the participants and which are often a significant force in shaping social reality" (Doolin and McLeod, 2005, p. 247). It neglects historical developments, struggles and conflict within social interactions (Jönsson, 1991; Orlikowski and Baroudi, 1991). If we disregard these dynamics, our interpretation and studies of the social world will maintain the *status quo* (Orlikowski and Baroudi, 1991). By contrast, critical interpretivism is interested in relations of power, discourse and inequality in terms of how power creates social differences and structures (Neuendorf, 2004, p. 10; Fairclough and Wodak, 1997). Critical interpretivism focuses on power relationships within the wider historical, political and cultural contexts in which social practices occur (Alvesson and Deetz, 2000; Putman, 1983). It challenges currently held beliefs, assumptions and social structures (Gray, 2004) and thus aims to disrupt the *status quo* to improve human existence (Smith, 2017, p. 5). It recognises that the (re)production of

knowledge and structure is tangled with ideology and the interests of dominant groups, whereby particular groups are privileged over others.

In Chapter 2, I explain that in prior research power is often analysed using a 'top-down' approach which focuses on the effects of macro-level power and discourse. Alternatively, power can be analysed through the actions of TC field participants, using a 'bottom-up' approach, where discourse and power are (re)produced from ground-level. Power can be analysed using both 'top-down' and 'bottom-up' approaches, where action influences structure and structure influence action. Accounting technologies provide a finely articulated vehicle for power by mobilising power through a web of relations in multi-directional ways to (re)produce representations of social reality (Chapter 2). Critical interpretivism helps develop new, multi-directional ways of understanding accounting and power to challenge and confront social inequality and unfairness within the TC field.

Interpretivism is also adopted in public administration (PA) studies (e.g., Rhodes, 2002; Bevir and Rhodes, 2003; Rhodes et al., 2007; Al-Sebie, 2014), even though it also remains a relatively marginal methodology compared to positivism in this field (Ospina et al., 2018). Existing interpretivist PA studies offer insights and understanding of the challenges faced by bureaucrats from their own lived experiences (Ospina *et al.*, 2018). For example, Al-Sebie (2014) takes an interpretive approach to study the challenges participants face during implementation of e-government strategies within two local governments in the United Arab Emirates (UAE). Durose (2011, 2009) uses interpretive research to study frontline workers and argues they employ strategies, "civic entrepreneurship" (p. 978), which focus less on bureaucratic procedures and more on developing long-term relationships with the community. Such interpretivist studies offer compelling accounts of bureaucrats' experiences and highlight conflicts between traditional and contemporary values.

Recent PA research shows a turn towards critical interpretivism, with several studies exploring inter-subjective relationships and power struggles between bureaucrats and citizens, and the impact of their encounters. For example, Dubois (2009) develops a critical ethnographic approach to study two welfare offices in France. He undertook direct observation of face-to-face interactions at the benefit office reception between bureaucrats and citizens for a period of six months in 1995. He also occasionally observed waiting rooms and meetings between bureaucrats and citizens. Dubois' work provides distinct and concrete frontline-level views of

policy implementation too often examined in an abstract manner. He uncovers structural characteristics of policy by exploring processes, unfolding events and dynamics to critically analyse and theorise public policy. Dubois' study offers an understanding of policy enactment in an organisation. However, more needs to be done for PA critical interpretivist research to go beyond the boundaries of institutions and examine the impact of encounters with bureaucrats have on citizens in their homes, in the community etc. I address some of these shortcomings by offering a critical interpretivist study of everyday challenges faced by bureaucrats in a UK tax authority, how and why such challenges inform their actions and how these actions inform and affect TC claimants during encounters and outside of the institution. To the best of my knowledge, my study is the first critical interpretive study focusing on the UK tax authority.

The TC field is an assemble of fluid, flexible and loose connections between individuals, accounting technologies and organisations engaged in power struggles, conflict and tensions that are constantly in flux (see Chapter 2). Critical interpretivism is a legitimate approach to understanding complex interactions between humans, objects and information and communication technology (ICT). This approach provides contextualised understanding of the complex nature of accounting and how relational power is exerted though accounting technologies in multi-directional ways to (re)construct social reality. The next section explains how I conducted critical-interpretivist research in the TC field.

3.4 An ethnographic approach to studying tax credits

With the establishment of journals, such as Accounting, Organizations and Society, The Accounting, Auditing and Accountability Journal and Critical Perspectives in Accounting, accounting research has shifted some of its focus away from datasets and modelling towards the use of qualitative research methods (Smith, 2017). Qualitative accounting research has become a well-established means of understanding 'how' and 'why' accounting influences behaviour. For instance, Smith and colleagues examine how accounting systems, such as performance measurement, destroy reporting initiatives, disrupt work practices and influence bonus recipients (workers) to manipulate how their practices are measured and evaluated (Smith, 1994, 2006; Smith and Tucker, 2006, 2013; Smith and Graves, 2002).

Ethnography is commonly used in qualitative (and mixed methods) critical-interpretive research. The term ethnography originates from the nineteenth-century and means the study of

community or culture ('*Ethno*' means 'folk' or 'culture', and '*graphy*' derives from 'writing' and refers to a field of study (Silverman, 2006)). Ethnographic research explores systems of meanings employed by people in the field (Geertz, 1993, 2000). It appreciates "social life as constituted by ongoing, fluid processes" (Emerson, et al., 1995, p. 4) which the researcher sees for herself for an extended period in the field (Hammersley and Atkinson, 2007; Schatz, 2009; Van Hulst, 2008). The researcher is able to familiarise herself with participants and their practices, inside and outside of different settings (Van Hulst, 2008). This helps to produce rich and deep meanings of human and structural practices within the field (Hammersley and Atkinson, 2007, p. 3). There are some accounting studies which use ethnography (e.g., Dey (2000, 2002), Power (1991), Ahrens and Mollona, (2007); Preston (1986); Ditton (1977); Coffey (1999). Chua (1995) adopts ethnography to study the Australian healthcare system and shows how accounting technologies construct the identity of doctors and patients in economic terms. Kornberger et al. (2011) conduct an ethnographic study within a Big-4 accountancy firm to study the career progression of managers and show how accounting technologies (re)shape their identities and influence how they navigate through the organisation. However, there is relatively little ethnographic research in the accounting literature (Smith, 2017), and to my knowledge, no ethnographic studies which examine TC.

Ethnographic studies examine how people go about their daily lives in the real world, rather than studying them under specific conditions or experiments. Ethnography should not be limited to one method and should adopt a multi-method approach to data collection (Schatz, 2009). For example, observations, talking to people ('interviewing' and informal conversations), documents, statistics and artefacts can all be drawn upon to explore and understand meanings for field participants and their practices (Schatz, 2009; Yanow et al., 2012). The ethnographer does not choose participants from a random sample. Rather, she pursues and builds relationships with participants in a relatively unstructured process in which she follows where the data takes her (Bayard de Volo and Schatz, 2004). This way, she strives for "the nearest possible vantage point to study a given problem" (Schatz, 2009, p. 307), allowing her to be close to the power dynamics under study (Stepputat and Larsen, 2015). Hence, the research process rarely accurately fits ideal research designs and time scales. It is time-consuming, personal, and involves face-to-face encounters, and is often based on a low number of participants (Hammersley and Atkinson, 2007). Nevertheless, this approach produces rich and deep understandings of complex social contexts.

Some scholars criticise ethnography as 'inherently biased' in terms of statistical and data selection, as it does not consider the quality criteria commonly adopted in quantitative and positivist research (e.g., validity, reliability etc.). However, as an alternative, qualitative researchers consider quality criteria, such as credibility, trustworthiness, dependability and transferability (Golafshani, 2003). Bayard de Volo and Schatz (2004) argue "there is a trade-off. What the ethnographer loses in statistical reliability (and no thoughtful ethnographer ever loses sight of the peculiarities of the population being researched), s/he seeks to gain in validity" (p. 269). Long periods of interaction with participants and the field can provide fruitful and deep understanding. Moreover, ethnography explores a range of interactions, participants and materials. Random sampling and mass data could hamper such understanding (Stewart, 1998). In addition, combining several methods inevitably contributes towards 'triangulation' (Seale, 1999), which offers a way of checking for biases, misinterpretations and any false statements from participants. Indeed, my findings are mainly based on interviews with TC claimants, but these are triangulated with observations, participatory work, statistics, visual material and documents. In this way, I developed a multi-dimensional and multi-level understanding of the TC field. Another regular criticism of ethnography is that its findings cannot be applied to other contexts (Bayard de Volo and Schatz, 2004). However, "ethnography no longer claims to describe a reality accessible by anyone using the right methods, independent of the historical or cultural context of the act of describing" (Agar 1986, p. 19). Interpretivist ethnography does not aim to produce generalisations because it focuses on concrete situations and specific contexts.

There is an illusion that the deep and rich meanings of practices and processes can be captured and analysed without the mediation of the researcher (Van Hulst, 2008). Positivist researchers believe meanings can be identified through an objective approach in which they place themselves outside and above the field (Schatz, 2009; Wagenaar, 2007). Ethnography does not imply a notion of naturalism because this notion would mean there is a genuine reality that can be directly accessed (Hammersley and Atkinson, 1995). However, as Hanson (1958) beautifully articulates, "people, not their eyes, see. Cameras, and eye-balls, are blind" (p. 6). According to Hegelund (2005, p. 659) "ethnographic data are subjective" because data collection and its analysis is guided by the researcher's perception. Ethnographers not only study the experiences of the people being studied and how they act, but their own experiences of these events also enable them to find out and interpret people's experiences (Emerson *et al.*, 1995, p. 2). Ethnographic analysis is based on the researcher's all-round knowledge, feelings,

and beliefs about the field. It is this view that gives ethnographic research its edge and enriching powerful effects (Hegelund, 2005; Schatz, 2009). A researcher's experiences, beliefs and hunches are crucial to the discovery of process, relationships and data (Smith, 2017; Laughlin, 1995). Consequently, my own subjectivity and assumptions can influence the way I select and interpret the data. This means the data is not "neutral but value-laden" (Knorr-Cetina and Mulkay 1983, p. 4). Strauss and Corbin (1998) argue that researchers cannot break from their knowledge in advance, and therefore should "recognize that subjectivity is an issue and that researchers should take appropriate measures to minimize its intrusion into their analyses" (p. 43). I discuss how I dealt with my own subjectivity in Section 3.8.

Turning to my study of the TC system, by taking an ethnographic approach, I immersed myself into the TC field 'neck deep' to produce contextualised knowledge of participants' lived experiences (Schatz, 2009). I stayed as close as possible to the locale and could 'see' its processes and power dynamics at play. Ethnography thus helped me study the multiple layers of power within a complex web of relations in the daily lives of TC participants. By observing, interviewing and participating, I was able to generate thick descriptions of the structural issues TC participants face and how these reconstruct their choices, actions and financial and non-financial outcomes. Thus, ethnography enabled me to provide deep and meaningful insights into real-life practices imbued with tensions, conflict and agreements in a way that is impossible in quantitative and positivist research. The remainder of my chapter discusses how I went about conducting my ethnographic research in terms of how I gained access to the TC field (Section 3.5), how I collected data (Section 3.6), and how I analysed the data (Section 3.7).

3.5 Getting access to the tax credits field

This section explains how I went about getting access to the data. I begin by addressing ethical issues surrounding my research and how I managed these (Section 3.5.1). I then discuss the opportunities and challenges I faced when trying to access data and how I overcame some of these challenges (Section 3.5.2).

3.5.1 Ethical considerations

Ahead of my data collection, I had to gain ethical approval from the Bangor University Ethics Committee. As part of this, I prepared information sheets for participants to explain the purpose

and aims of my research and their right to leave the study at any point in the research process. Participants had to sign consent forms to confirm their understanding and willingness to take part. I assured participants that their information was treated confidentially, and their identities, and the identities of others they may mention, would be anonymised using pseudonyms. I created a database linking real names to pseudonyms which only I had access to. Recordings of interviews were transcribed ad verbatim in a Word document and were only accessed by me and were saved on the University electronic server in a password protected folder.

Throughout my study, I considered the importance of treating participants with dignity and respect and dealing with emotions and signs of distress (Weiss, 1994, 1995; Gorden, 1987; Holstein and Gubrium, 1995). Experiences associated with TC can induce psychological distress, anxiety, humiliation, and stigma, which can be difficult to predict and recognise. For example, some claimants would shift uncomfortably in their chairs, would look away from me, cry and show facial expressions when they got upset. When this happened, I gave participants time to take a few breaths and then asked if they were happy to continue with the interview. What is more, there was one occasion for which I had not prepared, and I had to learn quickly, on the spot, in how to deal with a claimant who got very upset when she found out about a TC overpayment. In this situation I remained silent. I did not comfort her because she left the room and sucked on a cigarette in her garden, pacing up and down. When she returned, I asked if she wanted to continue with the interview, and she did. In hindsight, this event gave me additional observational data, which I discuss and analyse in Chapter 4 (Section 4.2).

I also had to consider suitable locations and the setting of interviews and observational work (Weiss, 1994). I interviewed participants in their homes so that they would be more comfortable and open to talk about their experiences (see Section 3.6). This also allowed me to observe and understand their home life. This meant I had to consider my safety because I was entering a stranger's home. I managed this by notifying colleagues and family members about my location and approximate duration of my interview, in a way that did not compromise the identity of the participant. I also arrived at the location early to observe the area, which provided additional observational data, to assess the safety of the location. Upon meeting the participant at the front door, I checked whether anyone else was in the house. I always had my mobile phone in my pocket.

Finally, I had to consider how to describe participants from an ethical perspective, in particular participants who have learning difficulties and/or disabilities. I wanted to avoid value-laden terms, such as 'vulnerable', 'poor' and 'disabled', which may offend and stigmatise. Therefore, I went about researching public documents and websites associated with similar groups of individuals[10], and chose to use the same terms used by them. For example, people with disabilities or learning difficulties, mental health problems and/or living on low-income.

3.5.2 Opportunities and challenges when collecting data

After gaining ethics approval, I embarked on my data collection journey. Choosing a research setting and gaining access to data is the defining activity of ethnography because it frames the field, the types of participants and data gained (Marcus, 1998). I chose an "open setting", rather than "closed setting" (Walsh, 2004, pp. 230-232) to study TC because the former gave me access to a wide variety of TC claimants with different backgrounds, household structures and locations. It also gave me the opportunity to gain access to unexpected participant types and settings (discussed later in this section).

I started by distributing several hundred flyers about my study to local primary schools, General Practitioner (GP) surgeries, convenience stores and libraries, within a twelve-mile radius from Bangor, Gwynedd. The flyer was designed to find TC claimants and summarised my study. It contained my contact details (telephone and email) for willing claimants to contact me. Concerned I was only reaching local claimants, I also posted electronic versions of my flyer on social media internet sites (Facebook and several parent forums). I also gave copies of my flyers to family and friends to distribute to their friends and work colleagues.

My flyers led to several claimants contacting me by telephone. Adopting an overt approach[11] (Silverman, 2006) meant it was crucial for participants to perceive me as trustworthy so that they felt comfortable and open to divulge their personal experiences to me (Hammersley and Atkinson, 1983). Thus, I introduced myself in a friendly manner on the telephone, making sure my voice did not come across as authoritative. I explained the aims of my study to them and said they were the experts in their experiences of TC and I wanted to learn from them. I portrayed myself as a researcher to TC claimants, and limited what I told them about how much

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[10] For example, Mental Disability Advocacy Centre, Low Income Tax Reform Groups, Citizens Advice.
[11] An overt approach means that participants are informed of the research rather than being studied without their knowledge.

I knew about TC already (Fontana and Frey, 2000). As an ethnographer I adopted different roles to gain access from different sources (Adler, Adler, and Rochford 1986; Harrington, 2003). I portrayed myself as a researcher and qualified tax advisor when accessing data from professional body committee meetings, HMRC workers, Citizen Advice (CA) workers and when conducting participatory work with some claimants. I adopted different styles of clothing for different types of participants. Adopting different roles provided access to a variety of data and perspectives and thus a deeper understanding of the TC field. I discuss my different roles in more detail throughout this section.

This initial stage of gaining access to TC claimants provided me with valuable data about the setting of the field at an early stage of my research process (Silverman, 2006). For example, some claimants felt stigmatised for claiming TC which meant I had to repeatedly reassure them on the telephone that they would be anonymised. Other claimants were frustrated and angry about the TC system and so wanted to be part of the research to have their voices heard. In addition, gaining access to HMRC workers through official channels was impossible, which provided invaluable data about the institutional setting (discussed in more detail later in this section). My first stage of gaining access gave me interesting insights into the power relations and control at play within the TC field.

At the end of my initial telephone conversations with claimants I arranged a time and place to conduct the interview. I sent an information sheet and 'background information form' by email for them to read and complete in preparation for the interview. The latter collected the participant's date of birth, level of education, employment status and role, marital status, and the number and age of any children they had. This information was helpful for contextualising and interpreting interview data. Before I commenced my interviews, I always checked that participants had received and understood these forms and gave them the opportunity to ask any questions

Some of my interviews resulted from flyers and others from snowballing. The latter led me to interview non-local claimants across North Wales and Northern England. I developed close links with participants which not only gave me rich data (Owton, 2014), but also enabled me to interview more participants from within their social circles. For example, claimants with learning difficulties would lead me to interview a Professional Advocate, an Approved

Landlord, and a local MP. This gave me deeper insights into the processes and power dynamics to understand the TC field, and how and why certain actors entered and left the field.

I experienced several difficulties in gaining access. First, after finishing some of the interviews and whilst leaving their homes, some claimants told me they had friends who had experienced TC overpayments and were angry about this, but they did not want to participate in my research because of the stigma associated with TC and they did not want to be identified (Chapter 4 examines the stigmatising effects of TC).

Second, gaining access to HMRC workers was very difficult and resulted in a small number of interviews. Arguably, the lack of ethnography in accounting research is related to organisations not wanting to "expose their practices to outside" organisations (Smith, 2017, p. 164). I started my ethnography of HMRC with a blank canvas, not knowing who to contact and where. So, I attended a HMRC-organised research conference in London, in January 2014, as an initial attempt to gaining access. The attendants included a mixture of frontline workers (HMRC workers) and HMRC senior workers, policy-makers, professionals and academics. This gave me the opportunity to meet individuals I otherwise would not have met. I found out HMRC researchers rarely use ethnography and preferred to use survey data. This confirmed my ethnographic contribution to existing HMRC research. Following the event, I exchanged several emails with an official who held a Director-level role within the HMRC, which led to a telephone conversation. I experienced a drawn-out telephone conversation with this official, answering several probing and repetitive questions posed by the official about my research. At the end of the conversation, the official told me (s)he was unable to make a decision on whether or not to give me access to HMRC workers and would have to check this with her/his senior managers. However, I did not let this deter me, and I continued with my conversation as long as possible which turned out to be fruitful. After a while, the official relaxed and frank with me, as (s)he spoke more openly and freely. This is when the official told me that if HMRC was to give me access, HMRC would need to 'control' the process of the research, how and where it was to be published (the official used the word 'control' several times). I also found out that the current political climate and forthcoming general election meant HMRC had a 'closed door policy' and did not want information going out into the public domain. I had another telephone conversation with a different HMRC official stemming from the event I attended in London. Although the conversation did not result in getting me access to HMRC, I found out, again at

the end of the telephone conversation, that HMRC officials have nine-minute breaks in the workplace and so would not have time to give me an interview.

HMRC record their telephone conversations with claimants, for 'training and quality' purposes. Therefore, I sent an email to another contact I made at the London event asking if I could gain access to these recordings. This led to a telephone conversation with a HMRC Customer Engagement Leader (CEL). At first (August 2014), the CEL was very open and approachable: their email stated they are 'happy' to help me. However, after checking with her/his 'high-level' managers, the CEL stated (s)he was unable to help me. But interestingly, I did find out from the same CEL that HMRC staff do not have automatic access to claimant data and even they would need to get advance permission by senior managers to get access to data (email dated: 19.08.2014). I pursued in trying to get access to HMRC workers by attending other tax-related conferences. One of which led me in fostering a relationship with HMRC's Academic Liaison Officer, with whom I had several email exchanges. However, again was told that, after checking with senior management, access was denied. I later found other ways to gain access to HMRC workers through speaking to academic tax researchers. This produced two interviews with former HMRC workers. I also adapted my role by becoming a committee member for several tax and accountancy professional bodies, which led me to interview one other HMRC worker. I also contacted HMRC's trade union, which resulted in another interview with a frontline TC worker.

Trying to gain access to HMRC took a lot of time and effort, and it was difficult not to give up and become disheartened during the process. However, these experiences provided early insights into the world of HMRC, which is characterised by: the inability of officials to make their own decisions; close monitoring by managers (including Directors); restricted and short personal break times; and adherence to strict procedures. I also later discovered that my experiences of HMRC workers echoed some of the claimants' experiences that I interviewed. My early experiences informed my analysis and interpretation of the data. In addition, I adapted my role and utilised my past training and qualifications to help three TC claimants with their TC overpayments. My participatory research (Schatz, 2009) work produced rich data into understanding the overpayment appeals process. I discuss my approach to participatory research, interviewing and observational work in Section 3.6.

3.6 Interviewing, observing and participating

As discussed in Section 3.4, ethnography involves a mixture of data collection methods. I collected most of my data from interviews, supplemented by observations, participatory research and documents. I discuss my approach to each of these methods in Section 3.6.1.

3.6.1 Interviewing and observing

Interviews allowed me to explore participants' voice, including their views, attitudes, values and interpretation of their TC experiences (Byrne, 2004). Some researchers argue that the information gained in interviews is merely an account of a participant's experience and does not reflect 'fact' (Baker, 1982). However, these accounts also form part of the TC field they describe (Hammersley and Atkinson, 1983). I was interested in exploring the talk behind the 'fact'. I was not testing the accuracy, reliability and validity of a participants' account. Rather, I was interested in the form of their talk which represented a complex social web of interpretations, structured in discourse (Kitzinger, 2004). I conducted interviews between July 2014 and June 2017. I carried out twenty-five interviews: thirteen with individual claimants, two with joint claimants, one with a claimant and his Approved Landlord who helped him with his TC, two with current HMRC workers, two with former HMRC workers, one with a local MP, another with an MP Case worker, two with CA workers, and one with a Professional Advocate for a claimant (see table A in Appendix B for more information). The average length of interviews was around one-hundred minutes, ranging from forty-two minutes to one-hundred-and-fifty-three minutes (see tables B(i), B(ii), C(i) and C(ii) in Appendix B for further information about interviewees).

Before each interview, I would carefully plan my clothing. I wore casual clothing for claimant interviews. I avoided formal wear to reduce any risk of intimidating claimants and coming across authoritatively, as it may have hindered openness and trust during the interview. I wore formal clothing during interviews with CA advisors, the local MP, the MP's case worker and the Professional Advocate. These interviews took place in the workplace where interviewees were formally dressed, and so I wanted to blend into to their own environment as much as possible. I would always have a brief informal chat with participants before the interview to put them at ease. I would accept a drink, if it was offered. Time spent making a drink was just the right amount of time for "small talk" (Wagenaar, 2011, p. 253). I would let participants

choose where they were to sit before sitting down myself to help make them feel relaxed in their own environment and encourage openness.

I managed to interview most claimants in their homes, as it was easier for them (some did not have childcare provision) and it was a place in which they were most comfortable (Wagenaar, 2011, p. 252; Weiss, 1994). This also provided rich observational data (Whyte, 1949), discussed later in this section. However, this was not always possible. Sometimes, interviews were conducted in cafes, because it was more convenient for some claimants. I therefore made sure I conducted interviews during quiet times of the day; and that we were sat in a private area, not only to ensure quality for my recording and listening, but also to ensure claimants could talk freely without the risk of being overheard. My interviews with CA advisers, a MP, MP case worker and Professional Advocate, took place in their workplace. I was aware participants might not be as open and comfortable talking about their work experiences in their workplace (because of work pressures on the day, awareness that they were spending time with me instead of their work, and that colleagues and managers may be listening to what they had to say). I therefore made an extra effort to make sure the interview was conducted in a private room to ensure other staff could not overhear what was being said and tried to put participants at ease throughout the interview.

I interviewed one former HMRC worker in their home, one former HMRC worker in my office, and two currently employed HMRC workers over the telephone. Interestingly, HMRC workers who still worked for HMRC, preferred to be interviewed over the telephone instead of face-to-face. All four told me they had signed a confidentiality agreement with the HMRC when they started their employment. Although they had not worked for HMRC for a number of years, the former HMRC workers told me they were still bound by this agreement. Consequently, I had to give HMRC workers extra assurances that their information would be anonymised and treated with utmost confidentiality. One HMRC worker, who was a Trade Union Representative, was particularly anxious and needed repeated confirmation of anonymity throughout the interview in fear of losing her/his job. Interestingly, they wanted to participate in my study as a means of improving staff morale because (s)he felt that managers were not addressing this issue, which hindered the Trade Union to be able to provide help to staff. Interviewing the HMRC worker who was a Trade Union representative offered unique insights about the culture and working environment across a wide range of HMRC departments.

The two former HMRC workers were between 50-60 years old. Both had worked for HMRC for over thirty years. They offered interesting insights into cultural and structural changes within HMRC during the last thirty years, which helped me contextualise the data. The two currently employed HMRC workers started working for HMRC from 2001-2002, i.e., a year before HMRC started administering TC. They offered unique insights into how TC were administered in its first and early years and the changes which took place thereafter. I was able to triangulate their experiences with those of the other two former HMRC workers as a means of finding common patterns and similar themes in the data (see Section 3.7). Although getting access to HMRC workers proved very difficult (see Section 3.5), I was satisfied the four interviews provided sufficient data because, given their different job roles, histories, work locations and backgrounds, they shared similar experiences and perspectives.

There are three main types of interview (Noaks and Wincup, 2004), namely: (1) structured, involving the use of predetermined questions, usually in the form of a questionnaire; (2) unstructured, involving questions emerging during the interview and being guided by the interviewee; and (3) semi-structured, entailing the use of an interview guide which contains questions the researcher wants to explore, but which are flexible with respect to when the questions are asked (Crow and Edwards, 2013; Bryman, 2001; May, 1997). Unstructured interviews are a common method in PA research to explore how frontline bureaucrats understand their everyday activities in their own words and perspectives (Bartels, 2014; Wagenaar, 1999; Durose, 2009, 2011). I used unstructured interviews because they adopt open-ended and flexible questions which provided a level of depth and expose the complexity of participants' experiences. Other types of interviews are not able to do this (Byrne, 2004). Unstructured interviews allowed space for the interviewee to convey stories grounded in their own words and experiences and "create conditions for surprise" (Wagenaar, 2011, p. 251). This enabled "the respondent to provide concrete descriptions of something he or she has witnessed" (Weiss, 1994, p. 66), whilst, at the same time, providing structure to ensure certain areas are being addressed and enabling comparison between experiences of interviewees (Charmaz, 1990). They are highly systematic because the researcher ensures certain areas of interest are explored, but questions are open-ended, and an open dialogue can ensue with the participant (Noaks and Wincup, 2004). This means questions can be formulated during the interview based on the data the participant provides.

I used the same opening and closing questions in each interview. My opening question explored how claimants found out about TC for the first time in order to give the interview a starting point to take them back to the beginning of the claimants' TC experience. I then guided the interview, ensuring specific areas were explored according to my interview guide and ensuring that it flowed in chronological order as much as possible. This was crucial for me to understand claimants' experiences due to the nature of TC, where multiple overpayments and claim renewals occur each tax year, so their experiences can easily get complicated. I helped respondents develop and talk about their experiences (Weiss, 1994; Wagenaar, 2011) by asking simple questions, such as, 'can you give me an example of this?' and 'what thoughts/feelings did you have?' (Weiss, 1994, p. 75-76; Wagenaar, 2011, p. 258). Getting claimants to share their feelings about themselves and others helped me piece events and people together in a processual way to understand how and why different feelings and thoughts occurred, why certain people would enter and leave the TC field, and how this shaped claimants' outcomes (Wagenaar, 2011; Weiss, 1994). These interviewing techniques required me to concentrate and be alert for interesting leads (Gorden, 1987; Gubrium and Holstein, 2001; Holstein and Gubrium, 1995; Rubin and Rubin, 1995; Seidman, 1998; Charmaz, 1990). Furthermore, talking about their feelings did not come naturally for some claimants and I struggled to frame non-leading questions in these instances, which required a lot of thinking on my feet.

I had to ensure questions were neither based on specific assumptions nor led the participants in a particular direction. For example, questions such as, 'how did you appeal against a TC overpayment?' assumes the claimant has appealed; 'who helped you appeal?' assumes there were others who helped. To overcome this, I asked claimants to take me through their experiences. If they mentioned an overpayment, I would make a note of this and ask them about this experience later in the interview so that I did not interrupt their flow of thought (Weiss, 1994). I also made notes whenever relevant body language was expressed (Weiss, 1994) and make verbal commentary of this so that the timing was captured on my voice recorder. I would say for example, 'I can see your hands are up in the air when telling me this story'. Making these comments also allowed the participant to elaborate and explore their thoughts and feelings at that time.

I usually allowed participants to digress during interviews for a short while, so as not to disturb their flow of thoughts. Most claimants seemed to naturally get back to the question after a few minutes of veering off a question. This provided the opportunity for gathering surprising

fruitful data (Weiss, 1994). For example, some claimants would talk about other stresses in their lives. One participant talked to me about her young son who self-harms, another had a son who was being bullied at school and had refused to go to school that morning. I quickly learnt simply letting claimants talk about their problems, giving them space to vent their emotions, helped build a narrative about their everyday lived experiences. This also fostered a mutual trusting relationship between us (Wagenaar, 2011, pp. 252-253).

My closing question asked claimants, if there was one thing they would like to change about TC, what it would be and why. This highlighted the biggest issue claimants faced. It also helped empower claimants at the end of the interview before I left their home (Wagenaar, 2011, pp. 251-259; Weiss, 1994). I noticed claimants' body language and mood changed when they responded to the closing question. During the interview claimants stared at the floor, looked sullen and were gloomy. They would fidget with their hands whilst talking. However, when answering my closing question claimants became assertive, upbeat and their voices were stronger. They raised their heads, made eye contact with me, their backs straightened, their hands stopped fidgeting and were now clenched into fists or were animated. They were given space to be heard, vent their feelings and voice their opinions. Several claimants told me they felt better after the interview. Int 6 said, "I feel I've had a counselling session with you Sara: as if a weight has come off my shoulders!". Another said, "even if nothing comes out of your research, I feel better by having someone listen to me" (Int 14). I had not anticipated this. Claimants really felt unimportant and ignored, not just about TC, but in society in general. This became an important issue when interpreting and analysing the data (see Section 3.7 and Chapter 4).

I initially conducted pilot interviews (Weiss, 1994) based on provisional questions which I modified and added as I developed my understanding of TC experiences. For instance, after my third interview, I noticed claimants would, unprompted, compare their TC experiences with other benefit systems. Although these other benefits were not administered by HMRC, exploring this was relevant for me to contextualise their TC experiences. As a result, I added a question for claimants to compare their experiences with TC and other welfare benefits systems. By the time I had reached my fourth claimant interview, my main interview questions were well established (see Appendix A for interview questions). I continued to make minor changes throughout the interviewing process based on emerging themes. Interviews with

HMRC and CA workers, and other non-claimant interviewees, followed the same interview structure but questions were framed to relate to their work[12].

In addition to interview data, I also took note of my surroundings which provided crucial data (Stimson, 1986; Peräkylä, 1989). I was able to observe the claimants' household, the way it was organised and the activities that went on inside, and outside on the estate or street. This helped to immerse myself further into the field to understand the setting participants lived in. Some houses looked homely; busy with stacks of unopened post on kitchen tables, toys on the floor, photos of family and friends and children's drawings on walls and fridges. Other houses were dark and cold as the electricity/heating was switched off and showed no signs of children living there (despite the fact children did live there). I used my reflections to interpret the data. Interviews with non-claimant interviewees (e.g., CA workers and a MP) usually took place at their workplace. This turned out to be an advantage because I was able to observe their working conditions and environment first-hand, how it looked, smelt and sounded, and the types of individuals entering and exiting the workplace (Dubois, 2009). I recorded my observations in my field notes before and after each interview (I discuss this in more detail in section 3.8).

My ethnographic approach produced insightful, rich and unanticipated data. I gained deep insights into the participant's world. I got to know them, their children, their backgrounds and stresses in life. This helped develop a trusting relationship between them and I (Wagenaar, 2011, pp. 252–253; Weiss, 1994), and also provided additional insights crucial to contextualising and interpreting the data. However, this approach did not come without its disadvantages. It produced lengthy interviews, which led to long periods of transcription work, coding and analysis. I had to make sure participants, and myself, did not get tired during interviews, as this could lead to lost opportunities. Hence, I had to concentrate, listen and observe body language and tone of voice very carefully, listen out for every word muttered quietly.

3.6.2 Participating in the field

So far, I have discussed my data collection as an outside researcher looking in in terms of collecting data from interviews and some observational work. However, my ethnography and data steered me to unanticipated areas and people of significance (Bayard de Volo and Schatz,

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[12] The first question was: 'How did you come about working for HMRC/CA? The last question: 'If you had a magic wand, would there be anything you would change about your experiences with TC, and if so, what, how and why?'.

2004; Schatz, 2009; Stepputat and Larsen, 2015), in which I ended up participating in the field. This came about when some claimants, whom I had interviewed a few months prior, contacted me for help (Int 10, 11 and Int 23). As a qualified accountant and tax adviser I was able to immerse myself deeper into the field by collaborating with, and helping, claimants with their TC overpayments. My participatory work led me to attend and participate in a HMRC Tribunal Court of Appeal hearing, and talk to HMRC, CA workers and Professional Advocates with claimants. It enabled me to experience events, challenges and conflict and observe processes and power relations as they unfolded in real-time alongside claimants.

Participatory work, such as action research, is "popular in the management literature" but has been "criticised in the accounting literature" (Smith, 2017, p. 166; Zimmerman, 2001), mostly because it is often perceived as 'consultancy'. Participatory action research (PAR) combines the production of action and scientific knowledge to create improved social outcomes. It involves collaboration with participants as co-researchers, i.e., agents of social change and growth of knowledge (Elden, 1981). By doing PAR, I explored how TC policy plays out from the bottom-up for the people affected; empowering the individuals involved during the process (Naples, 2003; Shdaimah et al., 2009). This resulted in producing thick description and a fuller, complex story about the TC field. My training and fifteen years of professional experience meant I had taken-for-granted technical skills and knowledge on how to deal with TC and HMRC workers. However, I had to be careful not to 'take over' cases, because PAR involves working *with* claimants, rather than *for* claimants (Shdaimah et al., 2009). This entailed giving claimants every opportunity to act, talk and think during the process. This way, I captured data from their perspective, rather than just my own ideas and influences on them. I constantly reflected upon the effects of my presence and influence during the process and how this may shape the data collected. I intentionally took a step back sometimes to allow claimants time and space to talk and work things out themselves and with me. I intentionally opened HMRC response letters, when claimants were with me to capture their reaction and input. I strived to be sensitive towards claimants, as this was not just a research project, but had a serious profound impact on claimants' real lives.

My participatory action research produced vast amounts of data, including observations, telephone recordings, HMRC and claimant documentation, recordings of meetings, reflection notes, all of which spanned several years (see Tables D(i) to D(iv) in Appendix B for a detailed list). I found it a very humbling and eye-opening experience. As a tax advisor and accountant,

I was used to dealing with people in a business context, i.e., working for individuals who were already used to financial information and tax jargon. But my experiences working with claimants was very different. I saw first-hand how claimants struggle to understand financial information and technical language. I witnessed transformations in claimants' demeanour when dealing with authoritative figures: claimants changed from loud and confident individuals to quiet and timid when they spoke to HMRC workers. I was in their homes for long periods of time, hearing their children become noisy, hungry and wanting their mothers' attention. I experienced claimants' real day-to-day lives at home, whilst they had to struggle with TC overpayments, paperwork and HMRC workers on the telephone.

My ethnography also led me to become a committee member for the Low Incomes Tax Reform Group (LITRG)[13]. I gained access to information about TC policy, current TC problems reported by claimants through their helpline and on-line forum, how LITRG communicated problems associated with TC to government Ministers and how Ministers responded. I also subscribed on internet forums and organisations which associated themselves with TC, such as MumsNet, Tax Credit Casualties, and TC Suck. They kept me up to date about nationwide and current claimant experiences and issues. I also had access to publicly available documentation on the internet, including HMRC TC statistical data, HMRC leaflets, and guidance booklets, Public Accounts Committee Reports, CA research reports, and newspaper articles (see Tables D(v) and D(vi), in Appendix B, for summary).

In sum, my ethnography was a continuously evolving research project, guided by and grounded in the data. This multi-faceted approach entailed a complex network of practices, participants, contexts and data, which together provided rich insights into the practices of the TC field. Five years of ethnography produces vast amounts of data, consisting of fieldnotes, transcripts, coded transcripts, claimant information, emails, recordings of telephone conversations, memos, HMRC and claimant letters and forms, newspaper articles etc. (see Appendix B). Section 3.7 discusses how I went about analysing this data.

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[13] This is a sub-group of the Chartered Institute of Taxation (CIOT), a tax adviser professional body. The main aims of the LITRG is to "persuade politicians and HM Revenue and Customs to make the tax system easier and fairer for all while making tax and TC information available to those who are unable to afford professional advice" (LITRG website, accessed 10.11.2017).

3.7 Grounded theory analysis

I used grounded theory to analyse the data. Grounded theory enables "theory to 'evolve from the empirical data rather than being developed and imposed in advance of data collection" (Smith, 2017, p. 49). Grounded theory was originally developed by Glaser and Strauss (1967) who identify three interrelated, iterative and flexible heuristics to its approach: 'coding' to identify key themes in the data, 'memo-writing' to facilitate the development and connections between data, codes and categories, and 'theoretical sampling' to develop theories from the data (Smith, 2017). Several approaches to grounded theory have since developed. Glaser's (1978, 1992, 1998, 2004) approach leans towards positivism (Charmaz, 2006; Locke, 1996, 2001) because he analyses data "as if through a mirror" and does not challenge and question the data and lets the data stand as it is (von Alberti-Alhtaybat and Al-Htaybat, 2010, p. 210). Instead, Strauss and Corbin (1990, 1998) suggest questioning and probing the data. Elharidy *et al.* (2008) argue for the increased use of grounded theory approaches in the accounting discipline. Existing accounting studies have used grounded theory, e.g., Efferin and Hopper (2007); Goddard *et al.* (2005); Norris (2002); Parker (2002, 2003); Tillmann and Goddard (2008), most of which apply Strauss and Corbin's (1990, 1998) approach. Some use a combination of Strauss and Corbin and Glaser (Parker, 2001; Lye et al., 2005). However, none adopt Glaser's positivist approach exclusively (Alberti-Alhtaybat and Al-Htaybat, 2010).

Strauss and Corbin (1994) assert there is no "pre-existing reality out there. To think otherwise is to take a positivistic position that . . . we reject . . . Our position is that truth is enacted" (p. 279). They claim they conduct "interpretive work and . . . interpretations must include the perspectives and voice of the people who we study [*sic*]" (Strauss and Corbin, 1994, p. 274). Interpretivism emphasises the subjective relationship between the researcher and researched in the production of meaning (Hayes and Oppenheim, 1997; Pidgeon and Henwood, 1997). Thus, researchers are part of the research and ultimately part of the data analysis and outcome (Appleton, 1997; de Laine, 1997; Guba and Lincoln, 1989; Stratton, 1997). When searching for a method to best fit my epistemological position, I was led towards the notion of constructivist grounded theory which is recognised by numerous authors situated within a constructivist research philosophy (Charmaz, 1994, 1995b, 2000; McCann and Clark, 2003a, 2003b), and provides a good fit with critical interpretivism. The sociologist Kathy Charmaz, who was a student of Glaser and Strauss, is a leading champion of constructivist grounded theory. I followed Charmaz's (2006) approach to grounded theory because, as she beautifully

asserts, "data do not provide a window on reality. Rather, the 'discovered' reality arises from the interactive process and its temporal, cultural, and structural contexts" (Charmaz, 2000, p. 524).

Due to the vast amounts of data collected, I focussed on analysing my interview data and used other data sources to triangulate my analysis. I did not carry out sentence-by-sentence or line-by-line coding. Rather, I coded transcripts according to incidents. Incidents are indicators of an event which help identify emerging concepts based on "concrete behaviouristic descriptions of peoples' mundane practices" (Charmaz, 2006, p. 53). I looked for, and compared one incident to another, by considering what is actually happening in the data? What is the main concern faced by the participant? (Glaser, 1998, p.140; Glaser and Strauss, 1967; Glaser, 1978). I coded each incidence in a way which best described the incidence (Charmaz, 2006, p. 43). For example, 'being better off' was a code to describe when claimants showed signs of being financially better or worse off (see Chapter 4). I would sometimes use *in vivo* coding, if a term captured a significant meaning or experience. For example, 'shifting sands', mentioned by a HMRC worker, was used as a code to describe quick, frequent changes to staff roles and working environments, which were difficult to manage (see Chapter 6). I did not use computer data analysis software, such as Nvivo, to help code my transcripts. Instead, I used Microsoft Word and manually coded each incident using the 'comments' facility.

Adopting grounded theory meant that my codes emerged from the data and were not pre-determined. I coded my transcripts as soon as possible after each interview, rather than coding all my transcripts at the end of my data collection. Coding was thus a continuous process of setting up provisional codes, modifying and adding new codes, whilst collecting and analysing more data. My codes changed, as my knowledge and understanding of the field grew over time. I realised using Microsoft Word to manually code my transcripts, turned out to be a cumbersome way to code my data, because changing codes meant I had to revisit and amend each of my transcripts. This involved careful management of my codes which involved having to create, and constantly up-date, a 'coding schedule' which listed all my codes and their meanings in one place. The coding schedule helped me keep track of the codes and their meanings. I would also further develop some codes by creating sub-codes and placed them in categories. The coding process involved me having to repeatedly *listen* again to interview recordings, reminding myself of the participants' background. I re-read my fieldnotes on my experience at their homes/workplace and what I had observed. Recoding my interview

transcripts involved close readings and comparing several interview transcripts which enabled me to develop familiarity with the data, helping me refine my analysis and interpretation of the field.

By comparing sets of (two to four) interviews, I identified patterns of codes which indicated there was something happening in the data, i.e., a story was emerging. At these points of my analysis, I felt compelled to interpret the data and start writing about it (Charmaz, 2006). Thus, I took to writing memos to help me draw connections between codes and analytical categories. Memo-writing involves a systematic examination and exploration of my codes (Charmaz, 1990). I continuously wrote memos throughout the research process, on my laptop, office computer, mobile phone and on paper. I learnt to always keep a notepad close to me at all times in case I got an opportunity to write. The act of memo-writing provided me with space and time to have a dialogue with myself and capture thoughts about my research and work out directions to pursue. Writing memos enabled me to manage the data and work out emerging and conflicting concepts to produce thick descriptions, new ideas and insights (Charmaz, 1990, 2006; Geertz, 1973). This is an important element of ethnography, because it gave me authority to include my voice and interpretation in the narrative.
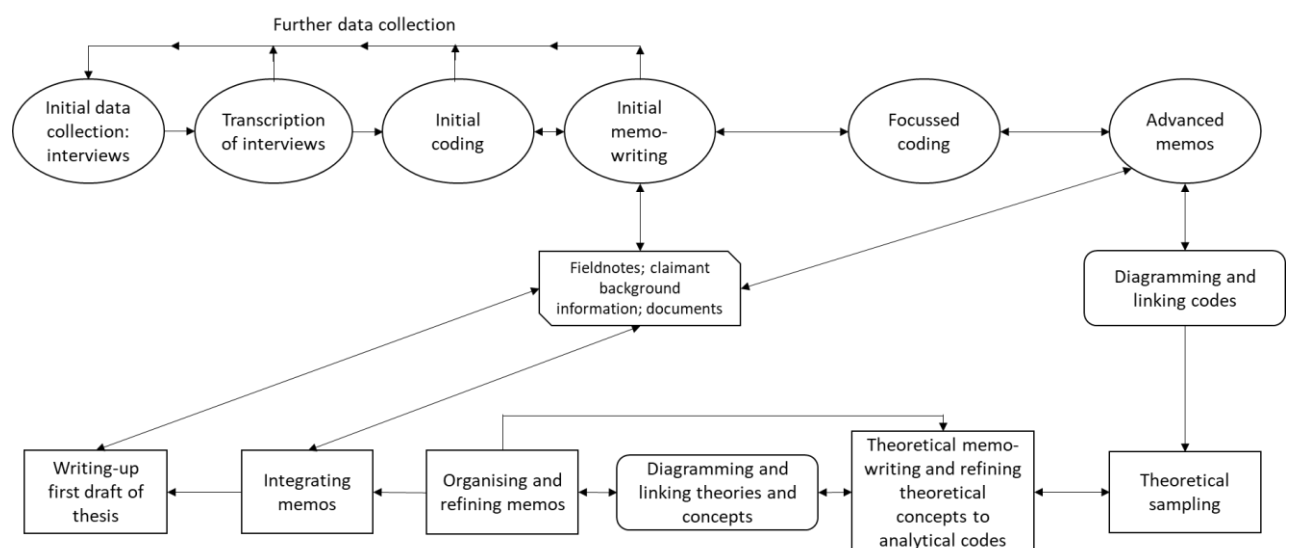
Figure 3.1: My grounded theory approach in analysing and theorising the data
(Adapted from: Charmaz, 2006)

Figure 3.1 illustrates my grounded theory approach to gathering and analysing the data, based on Charmaz (2006). It shows how memo-writing was a continuous process throughout my data collection, analysis and theorising. My initial memos were informal. They contained loose

assortments of provisional and diverse codes and highlighted areas to further explore. I proceeded to analyse further transcripts, modifying and refining codes, before writing advanced memos to finely-tune my analysis and interpretations. I struggled to manage and analyse the data at first, because of its sheer volume, containing so many complex and conflicting codes for me to process and understand. Codes were interlinked, yet they were distinct. To enable me to manage such vast amounts of data, I decided to write separate memos for each main code (category). This helped me delve deeper into each code, work out and question its meaning and significance and how it related to other codes (see Table E, in Appendix C, for a list of my analytical memos). I also produced various diagrams on a whiteboard throughout this process, and on paper, to help manage, organise and articulate the complexity of my findings, codes and interlinkages between the two (see Figure 3.1).

I knew I had reached saturation point when new data were not producing any new codes and repeated existing codes. Also, adopting a triangulation approach made me confident that I had reached saturation point, as data from multiple different sources and perspectives produced the same codes (Glaser and Strauss, 1967). For example, data from a HMRC worker would complement data from a claimant and CA worker. Once I reached the point of saturation, I gradually stopped collecting further data[14]. At this point, I wrote an overall memo integrating my main findings to work out what the overall data was telling me.

What followed from my point of saturation was a movement from coding and data analysis to developing a theoretical framework. Unlike the testing of predetermined hypotheses and theories, which are mainly used in the positivist research philosophy, the interpretivist research philosophy I adopted meant theories and concepts were fluid, changeable and grounded in the data, i.e., data defines and guides theories and concepts so that theory stays as close as possible to people's experiences. Drawing on my analytical memos, fieldnotes and feedback from my PhD supervisors, I conducted theoretical memo-writing. My theoretical memos helped me produce deep theoretical insights and understanding of what was going on in the data. I found this stage of my interpretive work quite difficult. I was so immersed into the data and codes, I could not gauge what the data was telling me, i.e., I found it difficult to get a sense of what was

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[14] Although my intention at this point was to stop collecting further data, a few unique opportunities came my way to capture more data. Analysing and coding this additional data did not produce any new findings/codes. In addition, my participatory research in helping and working with claimants on their TC overpayments continued whereby I collected more data (documents, meetings, observations and phone calls etc.)

going on overall. I took breaks from my research analysis so that I could approach it with a fresh mind. I read several relevant academic articles for inspiration. I discussed my work with family, friends, colleagues, including my PhD supervisors to help me work out what the data was telling me.

My theoretical framework developed over time through multiple stages (see Figure 3.1). It involved a systematic and changeable process which produced several theoretical insights. My data guided me to existing literature from several disciplines (sociology, accounting, PA, healthcare and psychology). Over time, my theoretical memos helped me identify relevant and substantive theories from different disciplines, interlinking them according to what the data was showing me (see Chapter 2) (Table F, in Appendix C, summarises my theoretical memos). I designed diagrams and used visualisations on a Whiteboard and pieces of paper to help manage, organise, compare and make sense of complex theories. I presented my work at several conferences to help refine my theories according to feedback I received from experts in the field (see Appendix D for a list of conferences attended). Figure 3.2 illustrates how I identified my initial provisional codes early during my data analysis (shown at the bottom of Figure 3.2), how I developed these codes into categories, and toward theoretical sampling, which ultimately led me to writing up my literature review (Chapter 2).
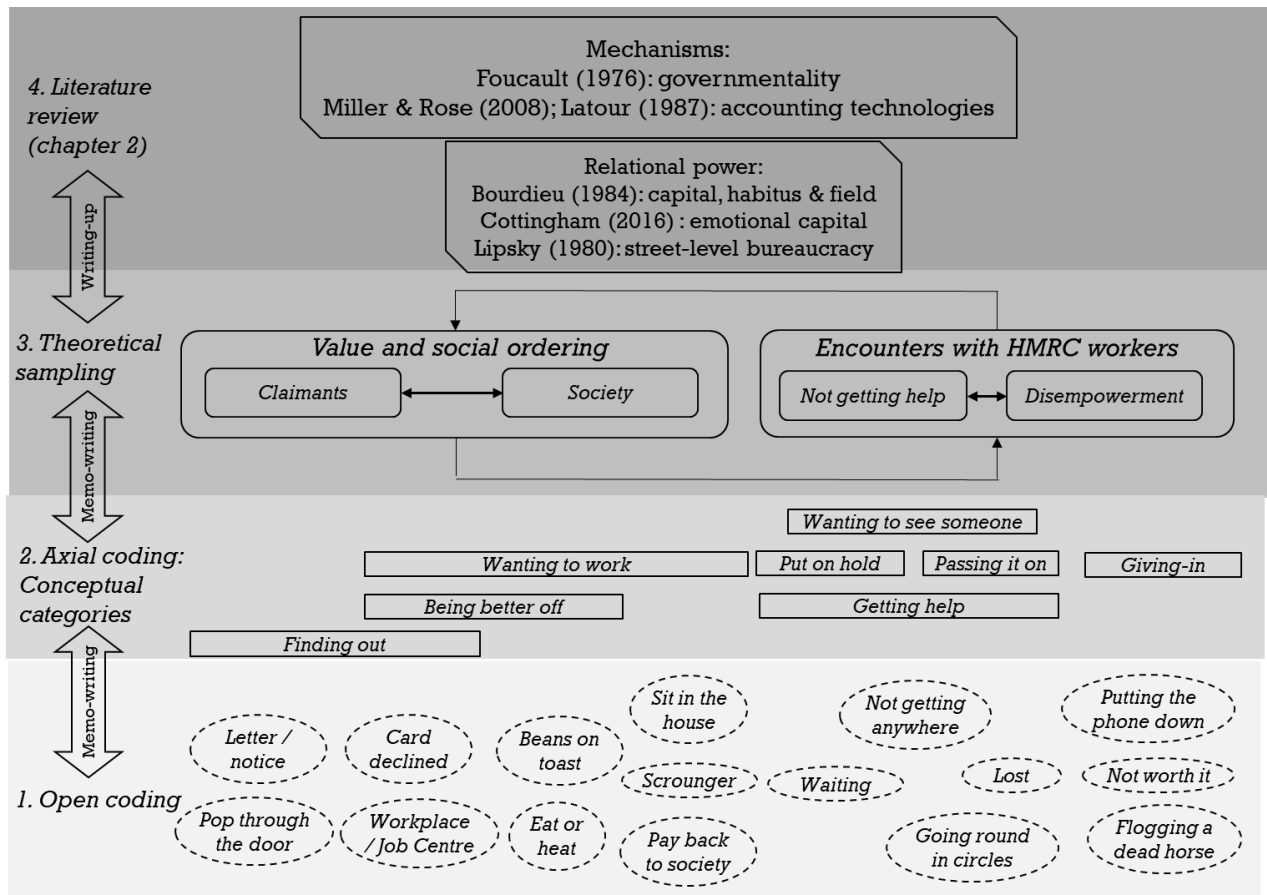
Figure 3.2: Process of coding, theoretical sampling and theorising data

3.8 Reflexivity

It is important for grounded theorists to be aware of the "crucial interplay between the researcher, the researched and the data in generating quality research" findings (Smith, 2017, p. 175; Parker and Roffey, 1997). Grounded theorists "explicitly shape the materials they gather. Learning to shape the materials well from the start provides a basis for later coding and categorising" (Charmaz, 1990, p. 1167). Indeed, reflexivity is an important aspect for the practice and writing of ethnography (Clifford and Marcus, 1986; Geertz, 1988, Tsing, 1993).

Practising reflexivity involves an exploration of how I may influence the shaping and interpretation of the data, i.e., being aware of my own assumptions and knowledge of the social world (Alvesson and Sköldberg, 2000). I reflected on claimants' knowledge, behaviour and attitude and how they changed when I arrived for an interview, during and after the interview. My participatory research involved having multiple sessions with claimants, which meant I had to reflect on how claimants' behaviour and thinking changed over time as we got more familiar

with each other and their TC case, and how claimants developed knowledge and skills associated with TC which then became taken-for-granted. For example, Int 11 told me: "This work we're doing has really helped me. It's given me more confidence to fight things". This included challenging her private Landlord about a leak in her bathroom. I became aware the claimant was changing in both knowledge, skills, confidence and self-worth. She transformed from initially not knowing the meaning of technical HMRC jargon to frequently using it during our conversations. She would not hesitate to phone the TC helpline to complain about her current TC award, something she once dreaded. She became excited at opening TC letters and phoned to tell me about it. I captured these changes in my fieldnotes which became part of my data (Emerson et al., 1995).

I would reflect after each interview by making notes in the car on a piece of paper, dictating into my voice recorder or typing them into my smartphone. Memo-writing is also part of this process which gave me the opportunity to practise reflexivity. During my data analysis, memo-writing and theorising work, certain images would come to my mind which helped me understand and make sense of the data. Images would become stronger and repetitive, which prompted me in the end to commission an artist to illustrate the images I had in my mind onto paper. These images were part of my reflexivity and are reproduced and explained in my empirical chapters (Chapters 4, 5, 6, and 7).

3.9 Discussion and conclusion

This chapter explains my research methodology to study the TC system. I began by reviewing the methodological approaches used in existing TC research and highlight the predominance of positivist approaches. I then discussed my research methodology, i.e., critical interpretivism, and explained how it contributes to the prior literature. I highlighted how critical interpretivism is relevant to the study, because it allowed me to identify, explore and understand complex power relations and discourse which manifest in everyday practice between accounting technologies and actors in several contexts. I then discussed how and why I employed ethnography as a method of collecting and interpreting the data. Ethnography allowed me to collect data using several methods, including interviews, observations, participatory action research, and documentation analysis. I justified the use of triangulation which provided several perspectives to analyse the same area of enquiry (Denzin, 2006). Following this, I

discussed grounded theory (Charmaz, 2006) as my method of data analysis and showed how it enabled my analysis and theorising work to stay close as possible to the experiences of field participants rather than imposing predetermined theories to the data.

I discussed my struggles during the research process and how I overcame them. I addressed my own position and role as a critical interpretive researcher and explained how I applied reflexivity throughout the research process. I showed and justified how my methodological approach provided deeper understandings and explanations of what goes on in the TC field. My critical interpretivist stance, together with ethnographic and grounded theory methods, enabled me to examine the TC field from the inside, i.e., the bottom ground level of TC policy, to experience and be part of the field alongside those who are most affected by it as events unfolded within a real-life context. Adopting this approach adds to the insights already highlighted in existing TC research and advances our knowledge of TC further.

The next four chapters discuss the findings which emerged from my critical interpretivist methodology and data analysis. All four chapters are presented to reflect a TC claimant's journey. The first empirical chapter (Chapter 4) focuses on the analytical code, 'Finding Out' about TC and overpayments and what this means in terms of their social, economic and political consequences. Chapter 5 then follows 'Finding Out', and explores several analytical codes, including, 'Passing On' and 'Proving Yourself', to analyse what happens during encounters between claimants and HMRC workers. Chapter 6 examines analytical codes, such as 'Shifting Sands', to explore how the role and working environment of HMRC workers have changed over time and how this influences their encounters with claimants (as identified in Chapter 5). Chapter 7 examines analytical codes, e.g. 'Giving In' and 'Helping Yourself', to explore how claimants respond to encounters with HMRC workers and how this influences their outcomes (as identified in Chapter 4).

Chapter 4. Getting an Overpayment

RQ 1: What does it mean to get an overpayment?

4.1 Introduction

In this chapter I examine a claimant's experience of getting an overpayment. I explore how they find out about their overpayment, what getting an overpayment means to them and how such feelings are constructed. This entails close examinations of interview data, some statistical data, tax credits (TC) advertising material and award notices. In answer to the focal research question of this chapter, my analysis shows that overpayments create severe financial hardship for some claimants, discourage some claimants to work, along with creating deeply problematic social and political implications. Furthermore, overpayments reduce claimants' self-worth and reinforce stigma and inequality, which are facilitated by accounting technologies to align the minds and bodies of claimants with neoliberal discourse of self-responsibility and economic rationality.

I begin by examining what it is like 'finding out about an overpayment' from a claimant's perspective (Section 4.2) and show that claimants find out in inhumane, unexpected and indirect ways. I then examine whether the TC system makes claimants financially 'better off' (Section 4.3) and show that it worsens financial hardship for some claimants. Following this, I explore claimants' experiences of 'wanting to work' (Section 4.4) and show how accounting technologies of the TC system discourage claimants to work and their social and political implications. Finally, I examine how accounting technologies of the TC system exert relational power and align the minds and bodies of claimants with neoliberal discourse, by constructing

how claimants value and judge themselves and others in terms of 'being eligible' for TC (Section 4.5). An overall discussion of my findings and conclusion ends the chapter (Section 4.6) in which I formulate an answer to my first research question: What does it mean to get an overpayment? Overpayments create serious financial hardship for some claimants, forces them to choose whether to spend money on either food or heating, and choose whether or not to work. Overpayments reinforce feelings of low self-worth and stigma, ultimately disempowering some claimants and sustaining inequality in society.

4.2 Finding out

In this section I critically analyse how claimants find out about their overpayments, their circumstances when finding out and how it affects them. I show how finding out about an overpayment leads to anxiety, shock and extreme financial hardship for some claimants. It also reduces or reinforces feelings of low self-worth, both as private individuals and as members of society.

Let's start with Nadia, a full-time undergraduate student and mother of two children. She works part-time, although her working hours are not guaranteed. Nadia is at a checkout counter in her local shop buying food for her family when she finds out about her overpayment:

> My card got declined. I thought: "I have money. I've got tax credits", then I went to the bank. Checked. No tax credits: "Uh oh" […] [It was] **embarrassing** seeing your card declined. […] **Embarrassing** because **people knew that I didn't have the money.** (Emphasis added[15])
>
> (Nadia: Int.11)

Nadia is unable to buy food for her and her children because HMRC have stopped paying TCs into her bank account without her knowledge. Similarly, Caitlyn (Int 12) finds out about her overpayment when she notices a considerable reduction in her TC payments shown on her TC award notice.

> I look at the award notice and the overpayments and find it's going to be **taken away from me. It's frustrating**, because you think that money could go to David's [son] little things […] because it's money that's **been taken away from you** and that's **it's gone**. **Vanished into thin air** […] [it's] **taken away from you**.
>
> (Caitlyn: Int.12)

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[15] I emphasise key words and sentences in quotes using **bold** font-style throughout this chapter.

Caitlyn repeatedly says her TC money has been "taken away" from her. HMRC reduce her TC payment without advance warning, which means she cannot pay her childcare provider on time and this makes her feel embarrassed. Tammy (Int 3) finds out about her £12,000 overpayment when she reads an overpayment notice she receives in the post. She does not expect it and describes it as "getting a hit" when she's "done nothing wrong". An overpayment is the "last thing [Tammy] needed" when she was experiencing considerable stress at home. Her husband is terminally ill and has "just got through so many months of treatment, and [they had] a new baby" to care for. Tammy is also grieving over the loss of her parents. Colin (Int. 10) is an Approved Landlord and tells his tenant, Mathew (a TC claimant), that he has a £2,500 overpayment. Mathew is "shocked" and instantly thinks "what have I done wrong?". When claimants find out about an overpayment, they feel victimised, punished and humiliated, and that something has been taken away from them. Tammy (Int. 3) says, "if they [HMRC] had sent a letter or just something" to explain in advance how overpayments are created she would be able to avoid it (she tells me later in the interview). For Caitlyn (Int. 12), overpayments "had a massive effect because you try to budget yourself […] you never have something on the side for emergencies". Kara has "no guarantee [on] what was going into your bank account. Therefore, it was difficult to budget". For Nadia, "there was no mention of the change in my money. I don't know how they [HMRC] can do it!". Overpayments are unexpected, and the way claimants find out about them do not allow claimants enough time or information to budget in advance.

Contrary to other claimants, Hannah (Int 5) predicts she will get an overpayment. Hannah is self-employed and has calculated that her business will generate a profit by the end of the year. Despite providing this information to HMRC in order to avoid an overpayment, Hannah still receives a £7,000 overpayment notice which "popped through the door" in an envelope at the end of the tax year. She describes it as an "explosion" that makes her "mad" and "fuming". So much so, Hannah goes "off on one", leaving the house and "drags" her dog around the streets to calm down. Hannah is angry because she had tried to avoid an overpayment, but her efforts were futile. Figure 4.1 is an extract taken from several areas of a TC award notice. It shows how HMRC calculated an overpayment of £624.84 for a claimant. The overpayment is explained in the form of a calculation, as the difference between how much child tax credit (CTC) one child is worth less CTC already paid to the claimant during the year. However, the form does not explain the cause for why HMRC paid in excess of the CTC that was due. Notice the sentence at the bottom of Figure 4.1 that advises the claimant to notify HMRC if they think

the information is incorrect, but there is not enough information for a claimant to understand the calculations and their significance. Thirty days later, the claimant receives a HMRC Notice to Pay (see Figure 4.2). The Notice to Pay has a payslip attached to it with instructions overleaf on the different ways to pay. The Notice demands repayment within the next thirty days. Figures 4.1 and 4.2 show barcodes and reference numbers on the left-hand side of the documents which show they are automatically produced by information and communication technology (ICT), not human beings. Notice both documents were generated and issued from two different HMRC offices: The TC award notice (Figure 4.1) was issued from the TC office and the Notice to Pay (Figure 4.2) was issued from the Collectors' Accounts Office. In a matter of thirty days, the claimant has quickly been re-categorised from being a normal TC case to a bad debtor.

Figure 4.1: Tax Credits award notice for tax year 2013/14, dated 11.07.2014

Figure 4.2: Tax Credits notice to pay, dated 11.08.2014

There is a strong sense of injustice in these stories. Claimants find out about overpayments in impersonal ways, without warning, explanations or consideration of the affects they have on claimants who already live stressful lives who depend on TC money to buy food and pay for childcare. Overpayments reduce claimants' economic capital and reduce their cultural capital as they are unable to understand overpayments and budget in advance. The way claimants find out about overpayments exerts profound symbolic violence on claimants' minds and bodies who end up crying, embarrassed, lose self-worth and feel victimised and punished. Finding out thus immediately brings the unequal power relationship between claimants and HMRC to the fore and reinforces stigma and inequality by worsening claimants' position in the TC field (social order).

When Nadia's TC payments stop, she is "on the verge of having a nervous breakdown". She feels "depressed", "cries" and is "heartbroken" when having to "borrow money off people". I help Nadia with her overpayment one day and observe her finding out about another unexpected overpayment whilst she speaks to a HMRC worker on the telephone:

> When helping Nadia work out her overpayment in her kitchen, she phoned the TC helpline and unexpectedly found out she had other overpayments to pay back. At the beginning of the telephone conversation Nadia confidently asked the TC worker a few questions about her OP. she looked at me for signs of reassurance that she was asking the right questions and walked a bit around the room. However, she her whole body then stopped moving, even her hands (which she used a lot to express herself). She stared at the wall, then sat down by the kitchen table. She became quieter on the phone, held her head in her hand and bowed over the kitchen table, listening to the worker. I could not hear what the worker was telling her, but I could clearly see the impact it was having on her body. She became resigned. She stopped questioning the worker and repeatedly said, "OK", before ending the call. After the telephone conversation, she was very quiet and clearly in shock. She stared at the floor whilst walking towards the back door to light up a cigarette in her garden. She didn't say anything. I could see tears in her eyes and absolute dread in her face. This claimant was usually very talkative and approachable. However, after finding out about her overpayment, she was very quiet and despondent. I didn't know if she was going to shout, get angry or aggressive, breakdown or cry, scream. I couldn't judge what would happen next. She was outside, smoking her cigarette, staring at the garden floor. She was deep in thought. She did not say a word to me. I watched her pace up and down the garden, sucking on her cigarette as if her life depended on it.
>
> (Field notes: 03.08.2015)

I observed first-hand a profound event as it unfolded in front of me. Nadia finds out she has another overpayment of £8,000 (in addition to a previous £4,000 overpayment). Nadia transforms into a different person when she finds out about her overpayment, so much so I barely recognise her and feel uncomfortable. In that moment, I could see Nadia has resigned herself to the situation. She does not acknowledge me in the room. She walks past me into the garden. She is despondent. Caitlyn describes a similar experience when she finds out about an overpayment:

> It's a **shock** […] You're **afraid** to have those extras, just in case something drops in your benefits […] It's **frustrating**. […] That's a **stress** on your life as well**.** The kids suss it out and they get all **agitated** and they **play up** when they see you **stressed.** The **anxiety hits them** as well […] The **stress** is enough to cause a **headache […]** I **dread** it every time. I **dread** the amendment notice saying I have an overpayment due again.
>
> (Caitlyn: Int.12)

TC award notices showing reduced amounts of TC payments cause a lot of negative emotion for Caitlyn. They make her "afraid", frustrated and fill her with "dread". So much so, notices affect her mental health, causing "stress", "anxiety" and "headaches". Notices affect her children too. Caitlyn has two children, one of which suffers from serious mental health issues

and Caitlyn worries the notices and overpayments might trigger this child to start self-harming again.

Colin is an Approved Landlord, which means he rents out properties to tenants with disabilities and learning difficulties and helps them with financial and non-financial matters. This includes TC. When his tenants experience overpayments, they are unable to pay rent, which puts Colin in a "worry[ing] position". Colin does not deal with his tenants at "arm's length", because his role requires him to foster close relationships with his tenants, including their children, parents and carers. Colin does not want to "evict someone [he] knows". However, he cannot afford to lose economic capital. Hence, Colin's habitus is profoundly challenged.

These stories are not isolated incidents. Overpayments are a UK nationwide problem. A third of all claimants experienced overpayments during its first year of introduction (2003/04). Graph 4.1 shows Wales having the highest proportion of overpayment cases in 2003/04, 35%, whilst the UK average stood at 33%.
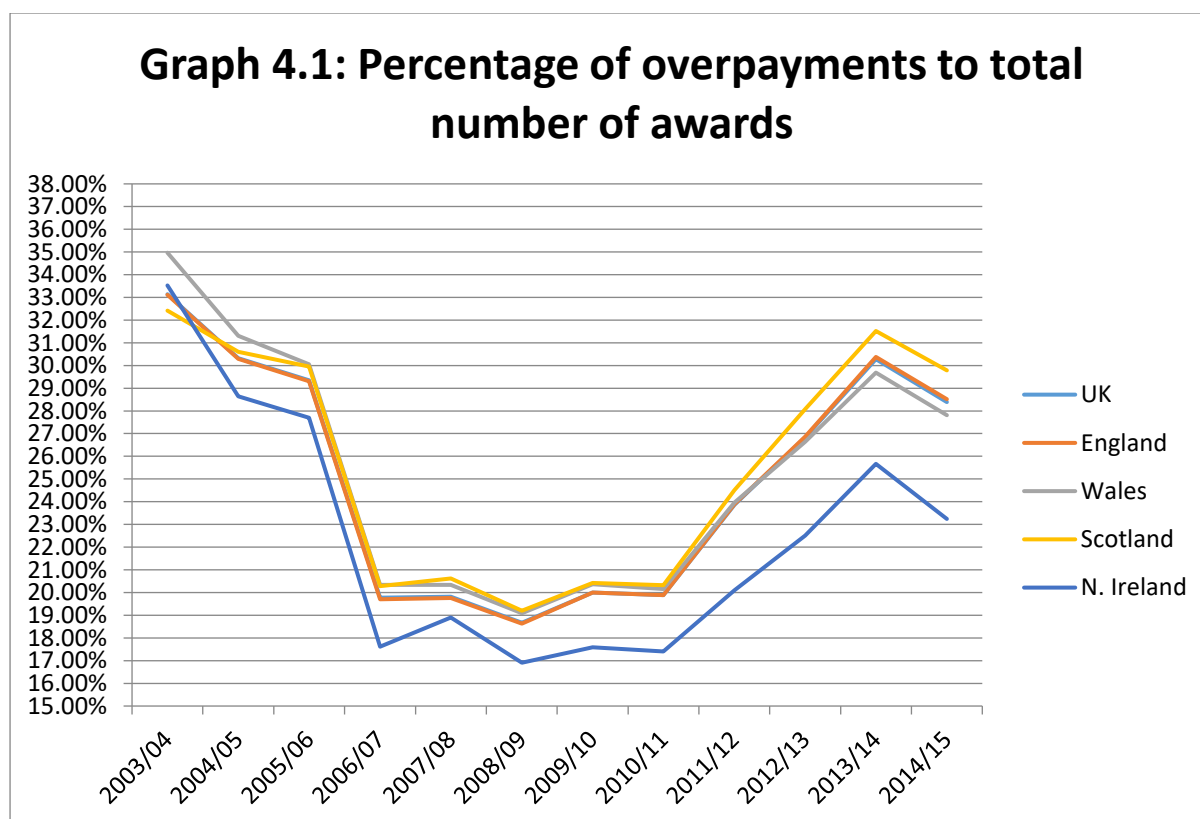
Overpayments led to some claimants creating their own self-help groups, with the aim of facilitating claimants to share their experiences and help each other across the United Kingdom. One example is 'Tax Credits Suck', a Facebook social group where claimants post their experiences, sometimes in real-time. Figure 4.3 is an extract of one post taken from the 'Tax Credits Suck' Facebook page. It illustrates the experience of one claimant who found out about an overpayment after receiving a letter from HMRC. The letter caused feelings of hopelessness and anxiety for this claimant.
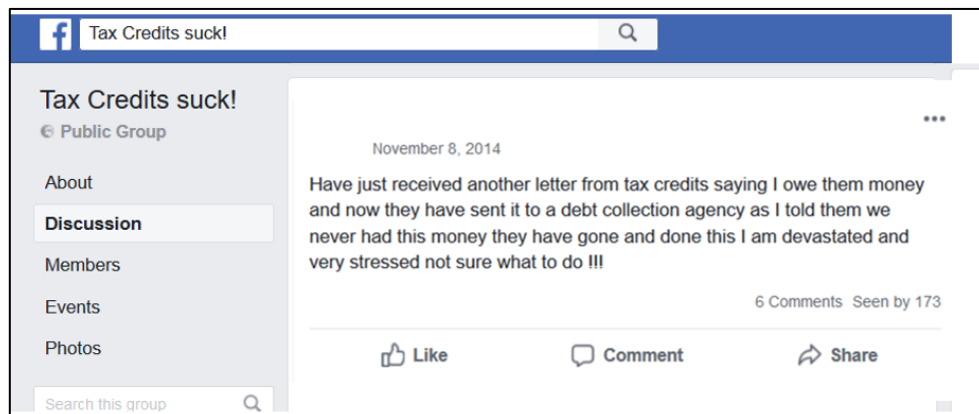
Figure 4.3: Extract from Tax Credits Suck, Facebook, 2014

Another internet-based self-help group, called 'Tax Credit Casualties' (TCC), was created by claimants "in response to the overpayment bills that have been blighting millions of people's lives for over 10 years" (TCC website, 2017). TCC provide information and support for claimants to challenge overpayments. They published a booklet entitled, "Voices of the Victims" in which contains forty overpayment stories written by claimants in their own words. Below are extracts from this booklet which depict two claimants' experiences on finding out about their overpayments:

> On 12th February 2007 I received advice of an overpayment of £3,500 […] My circumstances: My mother and Father died recently in horrific circumstances. My mother had bone cancer and after surgery contracted MRSA […] My Father had diabetic Gangrene and died after 5 amputations. In 4 months he also contracted MRSA and C.Difficle. I am unable to sleep still due to flashbacks and nightmares, I was under a Psychiatrist who tried all the drugs available […] I have panic attacks in public places and can become aggressive over the smallest thing. **I cannot handle any sort of stress** and **HMRC gave me plenty of it**. It has almost caused the **break-up of my marriage** […] I considered **suicide many times** since my parent's death, but my family keep me here. This could have been **the straw that broke the camel's back**.

> (Chris, Caernarfon)

> I got the **fright of my life** when I got a **letter** on Christmas Eve stating I had been overpaid tax credits by HMRC for the last four years **without anyone realizing**, least of all me! I was told I owed the government a massive £26,000. I had **no idea** I was not entitled to the cash, and I have no way of paying it back.

<div align="right">(Wilf, Portsmouth)</div>
<div align="center">Source: Extract from Voices of the Victims, Tax Credits Suck, 2008<i>)</i></div>

The above extracts show the profound effects overpayments have on claimants' lives across the UK which echo my interviewees' experiences. Despite different geographical locations, demographics and social backgrounds, some claimants had similar experiences. Many claimants report they do not receive advance warning from HMRC before their TC payments are reduced, nor explanations, consultation, apologies or compassion for their impact. As a result, claimants feel "unfair[ly]" treated and unjustifiably "punished" by HMRC.

In response, some claimants sought help from other organisations, such as Citizens Advice (CA). CA was overburdened with large numbers of claimants, desperately wanting help and advice about overpayments. Overpayments were such a "big issue" (Citizens Advice, 2007), it led CA to send a memo to Parliament urging them to intervene:

> "Problems with overpayments continue to be the **biggest issue** with tax credits administration, which can leave claimants in **considerable financial hardship**. While we acknowledge the steps taken by HMRC to reduce the number of overpayments, namely the introduction of the £25,000 income disregard since April 2006, we have **yet to see the effect** of this."

<div align="right">Citizens Advice, Northern Ireland.
Source: Memorandum to UK Parliament, March 2007.</div>

CA was struggling because they lacked the resources to deal with the number of overpayment cases across the UK. Research conducted by CA suggest the TC system was "complex" which led to "confusion and hardship" for claimants (CAB, 2007). In response, the government intervened and increased the income disregard limit by ten-fold, from £2,500 to £25,000 in April 2006. A disregard limit acts as a 'buffer' so that any income changes within this limit is ignored when calculating TC awards, thus avoiding recalculating TC and an overpayment. Alternative solutions to alleviate hardship and uncertainty for claimants could have included making award notices clearer with better explanations of overpayments so that claimants understood their overpayments and how to avoid them (CAB, 2007). However, the government's intervention to resolve this huge social problem was focussed on adjusting the calculative processes of TC,

instead of improving the quality of its services and communicative practices. The government's response was underpinned by neoliberal ideology which involved not investing resources into improving public services delivery. Rather, the government shifted this responsibility to the private and third-sectors. Increasing the disregard limit was a 'quick fix' and did not last for long. Although the number of overpayments reduced in 2006/07, i.e., the year in which the disregard limit increased, 19.77% of claimants continued to experience overpayments, Wales still being slightly higher at 20.34% (see Graph 4.1). Furthermore, the disregard limit was later reduced in April 2011 from £25,000 to £10,000, and again in April 2013 to £5,000 (by a new coalition government between Liberal Democrats and Conservative parties). As a result, the number of overpayment cases increased to 28.39% by 2014/15 (see Graph 4.1).
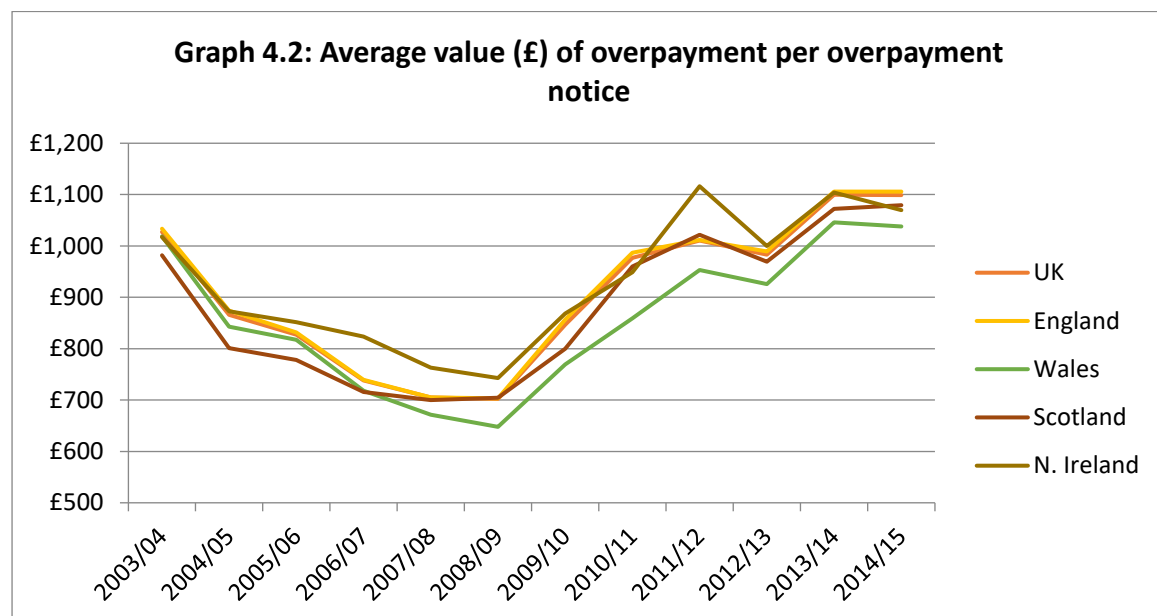
Source: HMRC statistics

An overpayment represents a lot of money for a low-income family to pay back[16]. Graph 4.2 shows the average annual overpayment value for one household was £1,028 in 2003/04, which fell to £738 in 2006/07 (when the disregard limit was increased). However, it increased to £1,099 by 2014/15, resulting in claimants experiencing higher TC bills once again. The increase in the disregard limit in 2006/07 led to a significant reduction in the number of overpayment cases for in-work families, although it later increased (see Graph 4.3), but did not

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[16] Families with annual household income below £13,230 are entitled to the full amount of CTC. For income in excess of this, the CTC is tapered at a rate of 37p per pound, until a household reaches the family element only. This means one-child families with total annual income of £17,135 per annum and two-child families at £21,040 per annum (Brewer, 2003)

seem to have affected out-of-work families. This is expected because it can be assumed that their income is relatively stable over time.

Graph 4.3: Number of tax credits overpayment notices issued
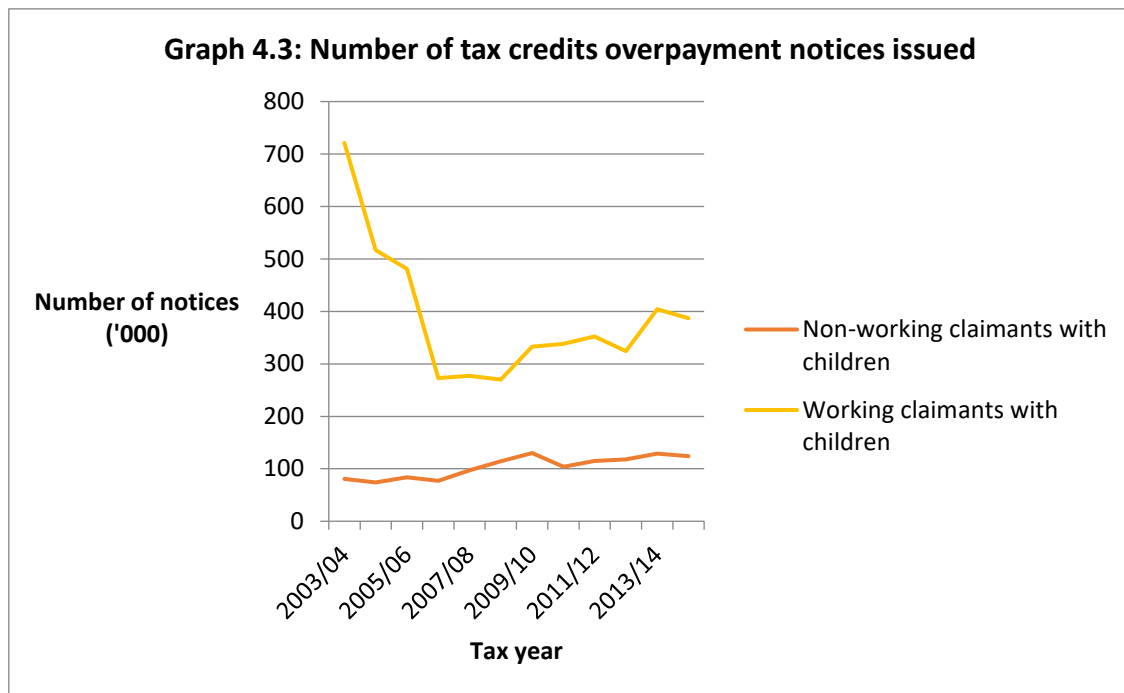
To sum up, four issues emerge relating to finding out about an overpayment. First, HMRC does not communicate with claimants before making changes to TC payments. HMRC penalises claimants with overpayments without prior consultation and exploring possible causes. Consequently, this reduces their cultural capital and automatically makes claimants self-responsible for overpayments and for increasing their cultural capital to understand them. This ultimately turns claimants into neoliberal entrepreneurs.

Second, claimants find out about their overpayments through impersonal inscription devices (TC awards, overpayment notices, ATM screens, card machines at checkout tills), instead of through human interaction, which exert symbolic violence onto claimants. Overpayment notices contain abstract numbers and calculations which are not meaningful for some claimants, thus reducing their cultural capital. In addition, inscription devices quickly re-categorise claimants from creditors (HMRC owes them TC money) to bad debtors (claimants owe TC money to HMRC). This changes the mode of communication because claimants no longer deal with TC frontline workers (HMRC workers), but debt collectors instead, who exercise different rules and follow different procedures.

Third, the way and the timing of how claimants find out about overpayments causes extreme financial hardship because of the lack of advance notice. Claimants find out when they need to buy food, pay rent, etc. This can push them into debt, and forces claimants to find other ways of increasing their economic capital, an issue I discuss further in Section 4.3. Thus, it makes claimants self-responsible to budget and find money as a matter of survival.

Fourth, losing cultural and economic capital has a as a detrimental effect on the mental and physical health of claimants and their children. Some claimants suffer from anxiety, depression, experience marriage breakdowns, and some even contemplate suicide. Claimants find out about their overpayment through inscription devices that do not consider the hardship claimants are already experiencing. Inscription devices are automated and process overpayments quickly; they do not express compassion and are disconnected from human circumstances and emotional needs. This approach is underpinned by NPM, as economic capital, and the collection of TC overpayments is valued more than basic human emotional needs (e.g. kindness, empathy and compassion).

4.3 Being better off

Claiming TC is neither automatic nor compulsory. It is the responsibility and choice of an individual to claim TC. So, why do claimants decide to engage with a TC system that, as shown in the previous section, can have profound negative effects on their lives? In this section, I explore the aims of the TC system and how this was communicated to and understood by claimants when they engaged with it for the first time.

In the year 2000, the New Labour Government set out its intention to reform the way families and low-income earners were supported by government. Their aim was to "halve child poverty by 2010 and to abolish it within a generation" (HMRC Treasury, 2002, p.13). TC was a way to tackle poverty and provide "employment opportunity to all" (*ibid*). For this purpose, the TC system consisted of two separate elements: (1) working tax credits (WTC) were paid to individuals who work over a specified number of hours; and (2) child tax credits (CTC) were paid to individuals, irrespective of whether they worked or not, and had dependent children. CTC were increased if individuals placed their children in childcare whilst they worked. Both WTC and CTC are means-tested, which means the lower the income, the more TCs a claimant received (and *vice versa*).

TCs were initially advertised nationwide on the television and radio from 2003 onwards. Figure 4.4 is a screen shot of a television advert. It shows a woman in the arms of a man, both smiling at each other, with picture of a smiling baby next to them. The background design is similar to a £5 note with "Tax Credits" and "*Aaahhh*" written on it. All this creates the notion that claiming TC creates a happy content family.
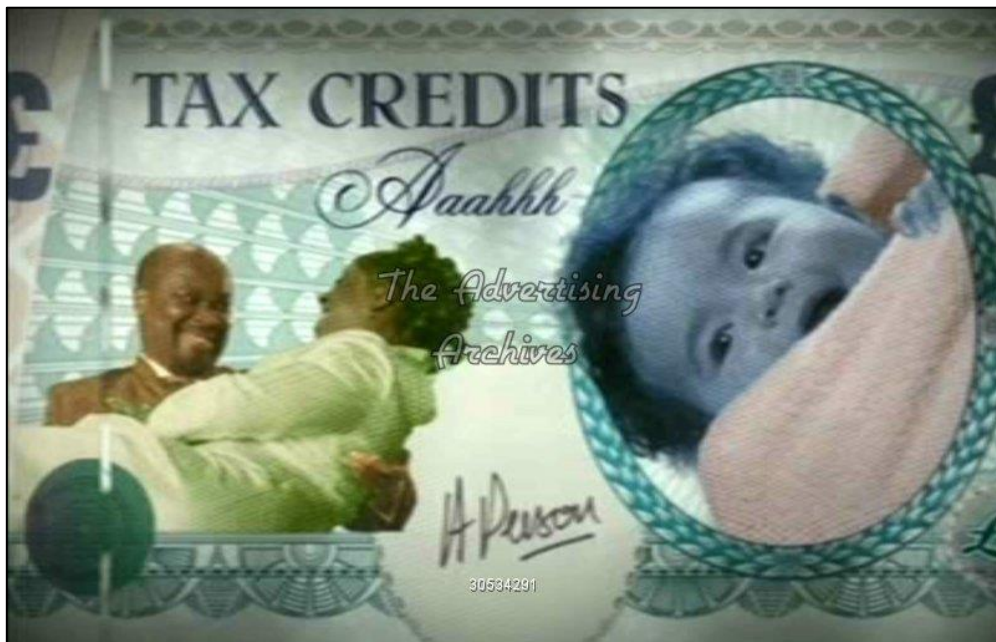
Figure 4.4: HMRC Tax Credits Advert 2003

Figure 4.5 is another snapshot from a television advert in 2004. This shows a smiling working woman on a background that depicts a £10 note, again showing "Tax Credits" written on it. In addition, the slogan "money with your name on it" suggests the money is working claimants' money. These adverts heavily influenced claimants' perception and understanding of TCs. Claimants believed TC money was theirs to be claimed if they had children and/or worked and that TC would result in better lives.

It's money with your name on it.

Figure 4.5: HMRC Tax Credits advert 2004

All claimants interviewed had positive thoughts and expectations when they initially claimed TC. They smile and show excitement when they describe how they felt when finding out about TC for the first time. This was usually the only time claimants smiled during the whole interview. Elaine (Int. 8) expect TC to "help" her financially. Sally (Int. 6) thinks TCs are "fantastic!". Alison (Int 2) thinks TC are "great" and "brilliant" because it would give her a "little extra" money. Janet (Int. 4) says, "Wow! […] Money for nothing […] It's like a little bonus". However, then says, "but now, because of all this and what we've been through [overpayments] …. It's just so negative […] It was positive at the beginning!".

Janet and her husband, Cain, (Int 4) experience an £8,000 overpayment after claiming TC which makes them feel they have "lost everything". They fear debt collectors will "turn up at their door" and describe "the feeling of owing money to someone like having a noose around your neck". Overpayments make Janet and Cain feel trapped in an extremely difficult situation. Tammy (Int 3) fears her £12,000 overpayment will affect her "credit rating" even when she does not "owe a penny to anyone". Nadia (Int 11) fears debt collectors will arrive at her home when she suffers an overpayment and describes the feeling as "not nice". Overpayments mean Nadia is "losing £70 a week" which means she "did not have any money for food". Kara (Int 15) is a wife and mother of four children and her overpayment halves her income which means

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she has to apply for a crisis loan and forces her to choose between "eat or heat". For Caitlyn (Int 12), overpayments mean she,

> **had to prioritise** electric, and food and **day to day living**…. [It is] **taking away from you little things** like long days out [with the kids]. It has to be local days out as cheap as possible **because you can't afford to do it.** So, it does **affect day to day living, cut backs** on your shopping bill, **cut backs** on the heating you use. You have to do **big cut backs**, and then that's a **stress on your life** as well. The kids suss it out and they get all **agitated** and they **play up** when they see you **stressed**. The **anxiety hits** them as well.

> (Caitlyn: Int 12)

Although there are activities parents can do with their children that do not involve money, overpayments make Caitlyn feel she is unable to spend quality time with her children. Lack of economic capital thus reduces her cultural capital as she is unable to do the types of things that other parents who are better off financially are able to do. Nadia tells me she "can't do anything without money", downplaying other things she can do with her children that does not involve money. Clara (Int 1), a single mother of two young children, does not receive TC income for several months, which means she is unable to pay for childcare to enable her to continue studying towards her University degree, ultimately reducing her cultural capital and potential increase in economic capital in future. Waiting for TC money means Clara and her children have to live "on beans on toast" for months, depend on her grandmother for food, and rely on a bank overdraft. Clara describes this experience as a "vicious cycle" that she cannot get out of. Similar to Janet and Cain, Clara feels she is trapped. Overpayments thus stigmatise claimants as they make them feel unable to send time with their children, fear debt collectors will visit their front doors and makes them unable to study towards University degrees.

Colin's tenant depends on Foodbank to feed him and his two-year old son when he experienced an overpayment. Consider how Nadia responded when she received a Foodbank voucher from her local Council:

> **I didn't want to go down to the Foodbank and see all the alcoholics. I didn't want my kids to see things like that. They deserve better** […] It was **embarrassing**. I remember nearly **crying** in the dole place [local council] and then **cried** even more when they gave me that voucher because **I don't want a voucher** […] People know you're stuck if you've got a Foodbank voucher […] **Everyone will know I have no money. I've got my pride** […] **It's not fair**. **You get punished for trying your best**.

> (Nadia: Int.11)

Nadia feels stuck in a difficult situation because she feels she is not getting help from her local council. She needs money, not a Foodbank voucher. Getting a Foodbank voucher reinforces her stigmatisation. Overpayments re-categorise Nadia into the same category as individuals who are welfare recipients who depend on Foodbank vouchers to survive. She resents this to such an extent that she would rather get into debt or find other ways to support herself.

Tammy's (Int 3) friend made an error on her TC application form, which created a £19,800 overpayment. As a result, HMRC stopped paying TC altogether causing extreme financial hardship for her friend. Tammy regularly listens to her friend "crying" and getting "upset" on the telephone. Tammy could "sympathise because they are not dishonest. They may be a bit stupid, but not dishonest" but Tammy does not understand why her friend is being "punished" so harshly for an unintentional mistake whilst other claimants get their TC money reduced. Janet and Cain's friend experienced an overpayment of £27,000 and repaid it by having their TC income reduced by only £10 per month. Both Janet and Cain feel this is "unfair" because their TC stopped altogether when they experienced their £8,000 overpayment. Overpayments and the methods used to repay them make claimants judge themselves and others according to who deserves to get their TC stopped altogether and who does not, who is entitled to use the Foodbank and who is not.

To sum up, all these stories are very different to how TCs were advertised to claimants. Rather than being better off, overpayments worsen financial hardship by reducing their income, forcing some into debt and to depend on the Foodbank and family for survival. Overpayments reduce economic and cultural capital for some claimants which disempower them in the field. The way overpayments are repaid creates issues of categorisation of people and fairness in society, as they make claimants judge others' (dis)honesty. Overpayments make claimants feel trapped, victimised and reinforces their stigmatisation by making claimants associate themselves with other groups of people in society who represent poverty (e.g. debt collectors, Foodbanks and alcoholics), whilst separating them from others who occupy a higher position in the social hierarchy (e.g. parents who have money to spend time with their children in the park; parents who study towards degrees, etc.). This shows how overpayments, not only reduce claimants' economic capital, but also reduce symbolic capital in the TC field.

Finally, overpayments force claimants to find other ways of helping themselves to avoid hardship. They turn to family, debt, and Foodbank as ways to increase their economic and

cultural capital. Thus, overpayments make claimants self-responsible to succeed in the TC field.

4.4 Wanting to work

Part of the aims of the TC system was to encourage claimants to work. Several claimants interviewed said they wanted to work. This section analyses what 'wanting to work' means to claimants and finds that the accounting technologies of the TC system hinders claimants from working. As a result, the TC system achieves the opposite of its neoliberal discourse in which 'working' is couched, whilst also reinforcing the stigmatisation of claimants.

Clara (Int 1), a single mother of two children, works as a part-time care-assistant. She is offered more working hours from her boss, but declines because this would mean she will get "less money" for "working more":

> It doesn't make sense to me because you get less money for working more hours […] I think it's **stupid** that you are **worse off working more hours!** […] You're **not that better off going to work,** which is **stupid** […] **what's the point of me going to work,** doing more hours, when I'm getting less money?
>
> (Clara: Int. 1)

Working more hours makes Clara financially worse off because it reduces her TC and other benefits income. This "doesn't make sense" to her because she believes working should make her better off. Similar to Clara who describes this as "stupid", Kaitlyn (Int 15) also refers to the TC system as a "shamble", "crazy" and "ludicrous" in this context. They both believe the TC system should make it easier for claimants to work, not stop them from working. For Anna (Int. 9), working more than sixteen-hours-per-week means "working for nothing". Sixteen hours is the minimum government threshold claimants must work to be eligible for TCs. If Anna works less, she loses her TCs altogether. However, if Anna works more than sixteen hours, she receives TC income, but her other benefit income is reduced. The calculative practices of the TC together with other benefit systems hinder claimants from working.

Moreover, Sally (Int 6) notices her TC income were reducing over time, but her working hours remained the same. She finds out this was because the government changed the calculative eligibility criteria for the childcare element of her WTC:

> A couple of years ago it went from 80% help with childcare to 70%, so you're having to find 30% out of your own pocket. If you're only on £12k - £13k it's a **massive amount** to pay for childcare when you're full time. That's when I thought: 'Well it's just **not worth me working**.

<div align="right">(Sally: Interview 6)</div>

Tammy's (Int 3) husband is terminally ill, but he decides to return to work. Going back to work creates a £12,000 overpayment which takes them several years to pay back. This experience shapes Tammy's habitus about working. This is seen when she goes into a state of panic at work when her employer offers her more working hours:

> They offered money to me, and I said 'No!' I didn't want it because it would **bugger up my tax credits!** I said 'No! I don't want it!' […] 'Oh, no!' After paying all that money back I just thought 'No!' because if I change anything...ooohhh […] Ooohh my god! [high pitched voice] […] Ooohhh… **Halibaloo**! It's **not worth it**! […]... No… No... Don't give me any more wages […] I didn't want my wages to go up! There's **no SENSE** in that! That I don't want my wages to go up! […] That **doesn't make ANY sense** does it?

<div align="right">(Tammy: Int 3)</div>

Similar to other claimants, Tammy cannot make sense of the fact that working makes her financially worse off. Claimants are made to believe that working is rewarded. However, the calculative practices of the TC system penalise claimants for working. More fundamentally, these calculative practices drive claimants to adopt an economic rationality to navigate the TC field, which shapes their minds into thinking that working is a pure financial matter, which crowds out all the non-financial benefits relating to working (e.g., psychological satisfaction, personal development or building informal relationships).

These calculative practices of the TC system do not just exert symbolic violence onto claimants, which stops them from working, but also reduce their self-worth and how they value themselves and others in society. For example, Caitlyn says:

> You feel like you're **trying to do good** for yourself, provide for your kids and **mix well in society**, but now I'm better off on my benefits. **I shouldn't say that**. But for me now, I get carers for David [son] and disability living for him. For me to go out to work […] I'd need a wage to pay my rent, council tax, the electric in Winter is nearly £40 a week … **There's no point**. I have to have something like £350 a week to pay my bills and for me to live and the cost of food […] It's **hopeless**. I never thought I'd have to rely on benefits, but I have to.

<div align="right">(Caitlyn: Int.12)</div>

Caitlyn wants to work but is unable to do so because she has to stay home to care for her two children. She is the carer for one of her children who suffers from a mental illness. Caitlyn must stay at home to maintain consistency in her household in fear of "rock[ing] the boat" which can trigger her child to self-harm. However, as the above quote shows, instead of valuing herself as a caring parent trying to nurture healthy and happy children, Caitlyn values herself based on whether she works or not. Thus, she feels "hopeless", "[not] good" and "not mixing in society". Notice how Caitlyn feels uncomfortable admitting to me that she has to stay at home instead of working.

Clara (Int 1) and Anna (Int. 9) describe 'not working' as "sit[ting] at home". For Anna, "it felt good" that she is working "rather than being mum all the time". Anna feels "more self-worth" because she is "putting something back in" when she is working. Both Anna and Clara have very young children to care for. Clara, similar to Caitlyn (Int 12), has a child with disabilities who needs additional care. For these claimants, not working means being idle and lazy. Notice they do not say that not working gives them the opportunity to care and develop happy and healthy children, study toward degrees to improve their lives, or spend time with family and friends. Claimants value themselves in society, and at home, based on their economic activities, rather than humane, nurturing and caring activities. Kara, who has four children and does not work, reiterates this by saying: "You do judge yourself on what you can earn […] You couldn't be ill. You couldn't have a day off […] You feel worthless".

These feelings and beliefs seep into the minds of their children, as Tammy's (Int 3) quote below shows:

> Anthony [husband] said I'd be **better off at home, not working** […] With Anthony being ill, you'll get everything [benefits] and I said, 'well, **I don't really want to live like** that thank you very much'… [husband says] 'Oh yeah, but you'll be better off' [Tammy replies] 'Yeah, but that's **not the way I want to live**. **I want to show the boys [sons] they have to go out to work'** because that is what happens isn't it? People get brought up within the system, and so they don't go out to work, do they?
>
> (Tammy: Int. 3)

Tammy must care for her terminally ill husband and their two very young children. She can afford to choose not to work and spend more time caring for her family, as her husband suggests. However, despite being able to afford it, Tammy wants to work and not depend on welfare benefits. She wants to show her children that 'working' is acceptable behaviour and that not working is unacceptable behaviour. Similarly, Nadia (Int. 11) "want[s] to work and

show an example to [her] children". I see tears in Nadia's eyes when she describes people who are not working who are "getting everything on a bloody plate" whilst she works hard towards a fulltime degree, has a part-time job, and cares for two children. Nadia feels the "way this country is ran is awful. They [HMRC] are awful. It's made me upset now". Nadia bases her judgement of government on the degree to which they disincentivise people to work. So much so, she starts crying in front of me.

So far, I have shown how claimants' minds and bodies are shaped by economic rationality which construct how they value their self-worth. However, claimants also value others in society in the same way. Consider Rachel's (Int. 13) story about visiting a dole [welfare benefits] centre:

> I think being on the dole is more **embarrassing** […] I remember when I was expecting my first baby and claiming £1,000 **because you'd paid your stamp**, and **I felt really out of place**. Little families just **'f'ing and blinding** …. and I thought **I've worked to get this**. In the middle of all of **them**. Not that I'm better than **them**, I just felt there should have been **a different place for people who have worked for it** […] I just wanted the maternity leave thing, but I was in the middle of people who were on the dole. Not that it mattered, but I just felt a bit **scared** especially in [town] […] Urghhh [I] just felt **uncomfortable** […] They've got these square windows and there were girls there obviously **used to getting everything**, **'F' this and 'F'** that. Dealing with these [TC] are better than dealing with **someone like that** […] It's **not nice**.

> (Rachel: Int. 13)

When telling this story, Rachel's facial expression and body language look tense and uncomfortable. She does not want to be associated with unemployed people because she finds them scary, they swear and embarrass her. Tammy (Int. 3) shares similar thoughts when she was in hospital after giving birth:

> On my life, some of **them** get a lot, on top of everything else, because they've got these families […] I was with Tom [baby] and there was a lady there, and she had like seven children […] I asked her what was her little girl's name and **she couldn't even spell** her name! She had to wait until her other daughter came to visit to spell the name of her new baby […] She had seven children and she was quite pissed off because her sister had ten children and had two council houses made into one for her […] You are **angry** […] You are **trying your best** to bring up your children because you are the one who chooses to have children, no one forces you, but […] **they** understand the system, because the system is on **their side** […] what a lot of **them** do is carry on having more children and **they get more and more money** from the government […] [that's why we are] in such **a big hole**...... **there are so many, it's unbelievable** […] There are people in the village I was brought up in who have never worked.... **they** have never worked.... **they** have understood the system, understood the forms and stuff […] I realise

some people get **more benefits, more children**. But that is what's **wrong!** These people still continue to have children and they don't have the money to bring them up and so it's **your and my tax** that brings them up… and you know, the poor things... It's not the children's fault, but I do feel there is **fault on the parents**. There's a girl now, her little boy is the same age as Ryan [her second son]. There are three there...there are three children there...and you think well, **stop** [having children], **she doesn't work** ... you know... **stop**... **stop them**.

<div align="right">(Tammy: Int. 3)</div>

Tammy tells me the above story with a raised voice and in a state of panic. She moves her arms up in the air and is very animated. Similar to Rachel, Tammy differentiates herself from non-working people by categorising people into 'us' and "them". She describes non-working people as unintelligent (cannot spell) and selfish (they "get more and more money"). Kara's (Int 15) husband refers to them as "lazy" people who "don't want to get up" in the morning. Hannah (Int 5) describes them as people "who can't be bothered to get out of bed". Tammy places fault on non-working parents who use their children as financial commodities, which produce benefit money. These feelings are so strong, Tammy says non-working people do not deserve to have children. Although Tammy has two children, she deserves them because she works. Tammy is very comfortable and vocal making these statements. She is not apologetic and shows no signs of remorse for making these statements. When Hannah's (Int 5) TC income stop, because she is no longer eligible, she is "chuffed to little mint balls". She thought it was "great" and "went around telling people […], 'we don't get it [TC]". She says this proudly, with a big smile on her face during the interview. Not being on TC increases Hannah's self-worth and sense of achievement in society.

When arriving early for a CA appointment with a claimant one day, I personally experience these relational dynamics of judgment and eligibility, as described in my fieldnotes:

I was wearing black trousers, a white shirt and black jacket and held my brief case. When I arrived, I needed to use the ladies' toilet. So, I asked the receptionist: "Where are the toilets?" (notice I do not ask "Can I use the toilet?"). The receptionist replies: "Wait here. I need to ask the manager". I was bemused…Why did I need permission to address a basic human need? I stood and waited in the waiting room amongst others who were sat in chairs waiting to see an adviser. Ten minutes had passed when the manager arrived at the waiting room. The other people sitting in the waiting room watched and listened to what the manager had to say. The manager purposefully looked at me, up and down, before saying: "*You look OK to me. I think we can trust you*". He then unlocked a door which was next to me and gave me permission to walk through it to use their toilet (by which time I was desperate for the loo). The manager later explained to me that their office no longer allowed citizens to use their toilet because their cleaning company will only clean toilets used by staff and not citizens. This was due to a past incident (notice only one incident) where a citizen had made a big mess in the toilets and the cleaners took a long time to clean it up. Since, then their toilets are no longer available to citizens. I felt humiliated, degraded and my human needs exposed to judgement in front of everyone in the waiting room. However, at the same time I was also made to feel different to the others in the waiting room, because the manager told me I looked OK and trustworthy in front of them – what if they wanted to use the toilets after me? What would have happened? I smiled at the other people waiting in the waiting room, because I felt uncomfortable that they may have thought I was somehow different to them, and I didn't want to be different.

(Field notes: 05.04.2017)

Whilst Rachel (Int 13) does not want to be in the same room as people on benefits in the local unemployment office, I feel the people sitting in the waiting room are judging me because I am treated differently to them by the CA manager and receptionist. My clothing and briefcase depicted me as someone who is working which informed how the CA manager judged me. I looked similar to those people that are depicted in HMRC tax credit adverts (see Figure 4.6, which I discus later in this section. I experience first-hand how being subjected to judgement and eligibility practices lead to (re)categorising people into 'us and them' at the frontline. My experience shows how the TC system sustains relational dynamics of measuring and valuing people into deserving and undeserving categories and how this is reinforced in other contexts and social domains in which claimants find themselves.

In sum, the TC system does not meet its aim of incentivising people to work. The accounting technologies of the TC system, and its interaction with other accounting technologies for other benefit systems, hinder claimants from working, because working makes them financially worse off. In addition, accounting technologies are complex to navigate and understand, making it difficult for claimants to work out whether they are 'being better off' working or not. Consequently, people stop working and are stigmatised for it. Furthermore, claimants value themselves and others based on their economic worth, rather than other types of worth (e.g. being good carers and parents for their children or terminally ill spouse). Accounting technologies of the TC system exert relational power in practice, categorising society into 'us

and them', based on economic rationality. Section 4.5 explores why claimants make these value judgements.

4.5 Being eligible

So far, I find that claimants value themselves and others based on their economic activities. This section identifies and examines how accounting technologies construct claimants' subjectivity to act, think and talk this way. I have entitled this section using my analytical code, 'being eligible', which represents incidences of when claimants talk about their eligibility for government support. I illuminate the range of accounting technologies which facilitate calculative practices of eligibility and show how they shape the way claimants understand, and take-for-granted, their deservingness for financial help, which shape their self-worth and judgement of others.

In 1997, the New Labour's Manifesto stated the Party's intentions of reforming the welfare state and tackling unemployment in the UK:

> Our long-term objective is **high and stable levels of employment**. This is the true meaning of a **stakeholder economy** – where everyone has a **stake in society** and **owes responsibilities to it**.
>
> Source: New Labour's manifesto, 1997, p. 18

According to HMRC's Treasury report (2000, p. 14) "the Government believes that work is the best long-term route out of poverty. The new Child Tax Credit and Working Tax Credit will together ease the transition from welfare to work and help to ensure that work pays". The manifesto contains strong rhetoric linking the social issue of poverty with the labour market. Instead of other ways of resolving poverty, which include investing resources in public services, such as education and healthcare, the government introduced the TC system. Other welfare programmes followed suit by changing their eligibility criteria so that welfare support is reduced or removed altogether for non-working recipients, with the aim of rewarding those who work (Hay, 2004).

In addition, integrating both benefits and taxation systems into one system and having a tax authority administer both, further reinforces the link between poverty, welfare programmes and the labour market. The TC system captures welfare benefit recipients who are used to dealing with welfare workers. The TC system also restructures their identities from welfare benefit

recipients to tax system users who now deal with HMRC workers (a different type of expertise). This means claimants are drawn into the changing discourses associated with poverty and working. Claire (Int 18), an ex-HMRC worker, has first-hand experience of how the identities of unemployed welfare recipients are restructured into employed taxable people through the new enterprise allowance scheme (EAS) which operates as an accounting technology to re-categorise people:

> They [unemployed welfare recipients] would go on something called enterprise allowance scheme because if you're on the dole **it made sense**. Particularly if you had no children. So, you'd say you were in business. I mean, I knew a guy who could set himself up as a photographer and he just had little snapshots…anything. They'd [DSS[17] workers] just let you go on it because **they were under pressure** […] They were the social security officers. **They were under pressure to get people off the dole**. So, people were **becoming self-employed**. You get no hassle. You **don't have to sign on**. You get your £40 a week. It [money] just rolls in. It's **pretty much what you're used to getting on the dole. You don't have any hassle** […] But at the end of the year of course, they get a tax assessment [and they'd say]: "Well, we've not kept invoices because **we're not in business. I don't know what to do** with this" […] Nobody tells you when you're in the DSS, and they're saying: "Go on the enterprise allowance scheme".
>
> (Claire: Int. 18)

The EAS, through its administration by expertise, re-categorises unemployed welfare recipients to employed taxpaying recipients. Although claimants receive the same amount of financial support from government, and believe they are "not in business", their re-categorisation means they have to deal with a completely different bureaucratic system, rules and expertise. This restructures their identities by forcing them to act as entrepreneurs who have to keep invoices and complete tax returns. Failure to comply results in punishment. The EAS operates as an accounting technology to align unemployed people with neoliberal discourse.

The TC system operates in a similar way as the EAS, as explained by Julie in the following quote. Julie (Int 24) works for HMRC and is involved in implementing the new TC system in 2003. Julie describes how aligning the TC system with income tax legislation causes a high number of overpayments for claimants:

---

[17] Department of Social Security, which was replaced by the Department of Work and Pensions (DWP) in 2001.

It was Gordon Brown's baby in a way to have tax credits separated from social security, so that's why he switched it from the DWP to the Inland Revenue […] It was quite a radical design for what had gone before. It was **designed, in theory, by people steeped in income tax knowledge and fastened it to tax year income** […] By its very nature it's always going to **create big overpayments for people** and it's causing the overpayments for people who are already on low income. So, you're **dragging people into debt** who you would naturally not want to drag […] It was such a **political hot potato** […] It was quite a **risky, radical thing to introduce**. There were **massive problems for people with overpayments** in the early days and so this was why they decided to increase the disregard limit […] The overwhelming feeling at the time was the number and scale of the overpayment problem and so this seemed like **not an ideal solution but a solution nonetheless**. Given you were **stuck with the structure** of tax credits annual system, this [increase in the disregard limit] was a **sticking plaster solution** because it worked, but nobody knew how long it would work for […] It was **very political**. These were **political decisions** that were being taken and as a civil servant, certainly up our levels, you **just don't comment on people making political decisions. You just get on and administer what they want you to administer**.

(Julie: Int 24)

Gordon Brown, the New Labour Chancellor, designed and introduced the TC system to re-categorise individuals from the welfare benefits system to the tax system. The TC system operates alongside and similar to the income tax system, e.g. claimants are assessed on an annual tax year basis, rather than the previous six monthly assessment basis. The longer period of assessment, which mirrored self-assessment tax returns, makes it more difficult for claimants to estimate their total household income. This change increases the risk of inaccurate income estimations, which result in overpayments. Claire and other colleagues, who worked at senior levels, foresee this problem, but they cannot challenge politicians about this. As a result, aligning the calculative practices of the welfare system with the tax system led to huge overpayments, debt, and suffering for many claimants (see Sections 4.2 and 4.3). It is worth noting that the administration of Universal Credits (UC), which will eventually replace TC altogether, force claimants to become self-responsible and entrepreneurs of their own lives. During a House of Commons debate about UC on 21 May 2018, Ministers acknowledge that many UC claimants will struggle to claim UC because claims are made on-line using ICT. However, whilst acknowledging this is a huge problem, the Secretary of State for Work and Pensions, Esther McVey, is of the opinion that "part of the universal support we are giving is to educate and to enable people, because the ICT skills they need to claim a benefit are the same ICT skills they need to get a job […] That is what we are providing" (Universal Credit: 2017 Budget Changes, May, 2018). These examples show how 'being eligible' for government support means having to have the skills required in the labour market, i.e., ICT and calculative skills to navigate the income tax system.

The meaning of 'being eligible' is also underpinned by the accounting logic, 'balancing the books', i.e., claimants deserve a pay-out of TC when they pay-in taxes through working. This is articulated by Elaine (Int. 8), a TC claimant:

> They [government] do fraud you because **they make you think they're helping you out**: "We give you this. **Come to work and we'll give you money**" […] Any extra money you get a week, **they take it out of your taxes anyway**. You're no better off. […] It's the working tax [credits] that **pays the tax back** and it's just **going around in a circle** and going back into their pockets.
>
> (Elaine: Int. 8)

Claimants are 'tricked' into thinking that the TC system is designed to provide them with financial support, in the same vein as welfare operates in a social democracy (see also Section 4.3). Rather, the TC system operates as an accounting technology which captures and recategorizes unemployed and low-income individuals and restructures their identities to become self-responsible entrepreneurs of their own lives, underpinned by neoliberal discourse. Consider Nadia's (Int 11) situation:

> I'm not working now. **I don't get any help**. You get £2,500 extra [TCs] if you're registered disabled. Well **that's not fair** really because I can't work because I've got to go to university […] I was having that £2,500 extra and **I'm not getting it now because I'm not working**. I said I've got to go to University. I'm trying to give my children a better life and you get penalised for it.
>
> (Nadia: Int. 11)

Nadia is registered disabled and is therefore eligible for additional TC of £2,500 when she is working. But when she decides to stop working and study towards a university degree to "give her children a better life", she is no longer eligible for the £2,500 additional support. Elaine and Clara also decide to study at university to improve their and their children's lives. However, the TC system does not reward this type of activity because studying towards a degree does not generate a pay-in of taxes in the short-term, thus there is no pay-out of TC. Again, we see how calculative eligibility practices of the TC system only rewards working, which thus becomes a valued activity in the field. It does not value and support claimants who strive to improve their lives in the long-term in other ways, which would ultimately produce tax revenue from future employment.

So far, I have shown how claimants' subjectivities are shaped to think and act in economic ways through expertise and calculative practices of the TC and benefit systems. However, economic rationality, underpinned by neoliberal discourse, also manifests through other accounting technologies in shaping claimants' subjectivities, such as inscription devices. Figure 4.6 shows a HMRC advert, dated in 2004, depicting a man, woman and child. The advert portrays a close and happy family. The man, woman and even the child are wearing suits and ties. The child has a lunch box which looks similar to the man's briefcase. The advert states households which earn up to £58,000 could be eligible for TCs. The small print at the bottom of the poster states, "If you're raising a family you're contributing to the UK. So, **if you've earned it, make sure you claim it"**. This statement is strongly underpinned by the accounting logic of pay-in/pay-out. At the bottom of the advert there is an image, similar to a cash note showing the words 'Tax Credits' on it (similar to the image used on TC adverts shown in Figures 4.4 and 4.5). This poster conveys a message surrounding deservingness. It shows working parents, instead of non-working parents, and parents who prepare their children for the labour market, deserve financial support (TC). This advert could have shown a mother and father playing with their son, all wearing casual clothing. Instead, the poster depicts parents and their children as '*homo-economicus*' (Foucault, 2008), suggesting paid work is rewarded and therefore valued in society, which reconstructs the meaning of 'being eligible' for claimants.

Family income of as much as £58,000?
You could still be eligible for Child Tax Credit.

Even families earning as much as £58,000 could be eligible for Child
Tax Credit. If you're raising a family you're contributing to the UK. So, if
you've earned it, make sure you claim it. To find out if you're entitled visit
www.inlandrevenue.gov.uk/taxcredits or phone **0845 300 3900.**

TAX CREDITS *from* Revenue

30538226

Figure 4.6 HMRC Tax Credits Advert 2004

In order for the TC system to target and reward people who deserve TCs, those who are in paid employment need to be identified and targeted. This is done by capturing and recording knowledge about the UK population. This requires a sophisticated bureaucratic accounting system (centre of calculation) which accounts for people and their activities in measurable form. This entails a mode of quantification which translates subjective information about the way claimants go about their daily lives into numbers and onto inscription devices. Figures 4.7 to 4.9 are extracts from such inscription devices in the form of TC award notices.

Part 1 Personal circumstances

Your tax credits are based on your personal circumstances. We hold the following details on 08/12/2014. Please tell us immediately if anything is wrong, missing or incomplete because if you receive more money than you are entitled to, you will have to pay the money back.

Claimants

Your tax credits are based on you being part of a couple. If you have separated, please tell us. You may be able to make a new claim to tax credits, either on your own or as part of a new couple.

Tax credits take account of the hours you work. We need to know whether you work
- less than 16 hours a week
- between 16 – 23 hours a week
- between 24 – 29 hours a week
- 30 hours a week or more.

Tell us if your hours change so you move from one of the above groups into another.

For couples with children it is your joint working hours that count, but one partner must work at least 16 hours a week.

MISS

You have a disability.

MR

You claimed tax credits jointly with the person named above.

You work 40 hours a week.

Qualifying children and young people

2 aged under sixteen.

Childcare costs

You have no qualifying childcare costs. If you start to pay for childcare and you qualify for Working Tax Credit you may be able to claim the childcare element of Working Tax Credit. Contact us for details.

Income

We have made a final decision on your award based on the following information about your income. Please check carefully and tell us if any of the figures are incorrect.

Your income for the year 6 April 2014 to 5 April 2015

MISS

Earnings as an employee	£8117.00	
Your total income		£8117.00

MR

Income from self-employment	£11000.00	
Your total income		£11000.00
Total income for the year from 6 April 2014 to 5 April 2015		£19117.00

Your income for the year 6 April 2013 to 5 April 2014

Total income for the year from 6 April 2013 to 5 April 2014	£22414.00

Figure 4.7: Extract from HMRC Tax Credits Award Notice, Part 1

HM Revenue & Customs

Final tax credits decision for 06/04/2014 to 05/04/2015

National Insurance number
National Insurance number

Continued

Part 2 How we work out your tax credits

Tax credits are made up of elements. The elements you receive and the periods you receive them for are shown below. Your income may reduce the amount of tax credits you receive. We show any reductions below.

Working Tax Credit elements (other than childcare)

Basic	from 06/04/2014 to 05/04/2015 (365 days)	£1941.80
Second adult	from 06/04/2014 to 05/04/2015 (365 days)	£1992.90
30-hour element	from 06/04/2014 to 05/04/2015 (365 days)	£803.00
1 disability element(s)	from 06/04/2014 to 26/07/2014 (112 days)	£901.60
1 disability element(s)	from 28/07/2014 to 21/09/2014 (56 days)	£450.80
Total Working Tax Credit elements (other than childcare)		£6090.10
Reduction due to your income		£5424.89
Amount for the period		£665.21

Childcare element of Working Tax Credit

Childcare element	from 21/07/2014 to 26/07/2014 (6 days)	£95.14
	from 28/07/2014 to 06/09/2014 (41 days)	£650.12
Total childcare element of Working Tax Credit		£745.26
Reduction due to your income		£0.00
Amount for the period		£745.26

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Figure 4.8: Extract from HMRC Tax Credits Award Notice, Part 2

Child Tax Credit elements

A child element may be paid for a child from birth until the day before 1 September following their 16th birthday.

After that, a child element may be paid for a young person under 20 who is studying for a qualification up to and including A level, NVQ level 3 or Scottish national qualifications at higher or advanced level or equivalent, or who is on an approved training course.
This does not include studying for a university degree or similar qualification.

You must tell us straightaway if a child over 16 and under 20 enters or leaves full-time non-advanced education or approved training. A child element for a young person aged 16, 18 or 19 will automatically stop each year unless you tell us they are continuing in full-time non-advanced education or approved training. If you are receiving the child element for a young person aged 17 and they are continuing in full-time non-advanced education or approved training, you will automatically continue to receive the child element.

A child element may also be paid for 20 weeks after a young person leaves full-time non-advanced education, provided they are still under 18 and have registered for work or training with a careers service, Connexions or equivalent. To claim this, you must tell us about that registration within 3 months of the date they leave full-time non-advanced education.

Child elements for children

2 qualifying children	from 06/04/2014 to 05/04/2015 (365 days)	£5504.20

Family elements

Basic	from 06/04/2014 to 05/04/2015 (365 days)	£547.50
Total Child Tax Credit elements		£6051.70
Reduction due to your income		£805.83
Amount for the period		£5245.87

Part 3 Payments

Amount to be paid

Working Tax Credit (other than childcare)	£665.21
Working Tax Credit (childcare)	£745.26
Child Tax Credit	£5245.87
Total. See **Part 2** for details	£6656.34
Minus	
Payments already made by us	£7630.51
Amount of overpayment from earlier years already collected from payments made so far	£235.91
Amount due from you	£1210.08

Figure 4.9: Extract from HMRC Tax Credits Award Notice, Part 3

Figure 4.7 contains a claimant's personal information and shows how they are categorised as deserving depending on the number of hours they have worked. It states, "tell us if your [working] hours change so you move from one of the above groups to another". This indicates that a claimant is recategorized from one eligibility criteria to another, depending on their working hours. The more hours they work, the more deserving of WTC they are. Figure 4.7. also states: "if you start to pay childcare and you qualify for WTC you may be able to claim the childcare element". In other words, instead of caring for their own children, parents are rewarded, if they place their children in the care of a third party so that they are able to work. Figure 4.7 shows the claimants' income at the bottom of the form, which constitutes a measure of how much income they have earned as entrepreneurs, rather than depending on government support.

Figure 4.8. indicates that a claimant receives more WTC when they work more than thirty hours per week ("30-hour element"). It also shows how two working individuals who are in a relationship receive more WTC (referred to as "second couple" element). This means, both parents are rewarded, when they work, rather than one or both being stay-at-home parents to care for their children (as shown in Figure 4.7). Figure 4.9 shows how much each of their children are 'worth' in terms of CTC, i.e., both children are worth £5,504.20. The more children claimants have, the more CTC they receive, and if they are placed in childcare, they receive more WTC. Figure 4.9. also shows that parents are rewarded with additional CTC when they place their children in further education after they reach the age of 16 years. This incentivises parents to place their children in educational institutions, which train and prepare them for the workplace. Figures 4.7 to 4.9 show how claimants and their children are transformed into objective measurements and recategorized onto inscription devices. Such devices restructure their identities according to economic rationality, ultimately shaping claimants' subjectivities of 'being eligible', their deservingness and self-worth according to their engagement with the labour market.

The neoliberal discourse of transforming people into tax-paying working entrepreneurs extends from the TC system and permeates other social domains (locales and expertise), making it more difficult for non-working people to avoid. For example, Colin (Int 10) describes his role as an Approved Landlord:

> We get support hours for **providing support and helping them** [tenants] with paperwork, **helping them to get involved in voluntary work** which is what Mathew [tenant] does here. This place does **training for unemployed people** or elderly people, but **there's also a Foodbank**. […] and I found out they were looking for volunteers. Mathew wanted to do some volunteering work and he enjoys working here now […] So **that's our role** […] **We're trying to support people in various ways**.
>
> (Colin: Int.10)

Colin helps his tenants find work. He regularly meets his tenants at a local café to discuss any (non)financial issues with which he can help. The same café also offers training for unemployed people by offering workshops for CV writing, interviewing skills and computer skills. The local Foodbank is also situated at the café, which means it draws in people who are living on low-income so that they are all captured in the same locale. Colin believes he is "helping" and "supporting" people. There are several ways he can help his tenants, but he only mentions help that is associated with working. Colin re-structures the identities of unemployed

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people to working people, not realising he is part of the expertise which facilitate neoliberal discourse. In 2016, the Work and Pensions Minister announced plans to relocate Job Adviser Officials into new locales by placing them in Foodbanks, further targeting and reinforcing political and economic discourse at locales in which people are at their most vulnerable, i.e., hungry, desperate, stigmatised, and suffering from extreme poverty. Claimants not only find help and information about government support at Foodbanks and cafes, but also in other social domains. For example, several claimants find out about TCs at local Job Centres (Int 1, Int 6, Int 8, Int 12) and the workplace (Int 1, Int 6, Int 8, Int 9, Int 12), rather than directly from HMRC.

More broadly, this section reveals how a range of different locales, expertise and inscription devices reproduce neoliberal discourse which is then absorbed into the minds and actions of claimants and their children in taken-for-granted ways, when claimants are desperate for food, money, looking for jobs or working. This is how and why claimants measure their worth based on economic rationality, which transforms them and their children into *homo-economicus* (Foucault, 2008). This discourse is so pervasive, claimants feel they are worthless, if they are not working despite being good partners, parents and carers. Illustration 4.1 is a drawing I commissioned to depict an image of my data findings. It shows a mother caring for her child that has disabilities. The child is happy because he is loved and cared for by his mother. However, the mother is unhappy because she values her self-worth based on not working.

Illustration 4.1: My depiction of a non-working
parent who claims tax credits.
(Commissioned work by Vaughan, 2018).

4.6 Discussion and conclusion

The TC system is designed to alleviate financial hardship and encourage people to work. However, my analysis reveals it worsens financial hardship and discourages some claimants to work. According to HMRC statistical data, around one third of all claimants are made financially worse off when they engage with the TC system and experience overpayments (Graph 4.1). Consequently, claimants struggle to pay household bills and are forced to become self-responsible to find other sources for financial help. More fundamentally, it forces claimants to become neoliberal entrepreneurs, self-responsible for their own welfare, if they are to survive in the TC field, otherwise claimants consider themselves failures and suffer physical and mental problems associated with this (e.g. headaches, depression, anxiety and stress). TC overpayments (re)position claimants in the social order of the TC field in a way that traps them in financial hardship. Rather than operating as a system for providing welfare to citizens, the TC system functions as an accounting technology which injects neoliberal principles into individuals' habitus which reinforces the *doxa* of the TC field.

Accounting technologies of the TC system also reinforce economic rationality in the field by transforming claimants' concrete lives into abstract numbers, which form the basis of monitoring and judgement. Claimants live their lives unaware that their everyday decisions and activities are remitted, monitored and judged by inscription devices and centres of calculation, which lurk behind the scenes, so much so that claimants value others in society, as well as themselves, based on neoliberal principles which underpin the TC system. Consequently, claimants feel worthless and unable to "mix well in society" (Caitlyn, Int 12) when they do not work. Thus, application forms, TC award notices and advertising (inscription devices), expertise, locales, as well as eligibility criteria and calculations (centres of calculation), are accounting technologies which exert pervasive forms of relational power and (re)construct individuals' minds and bodies according to political rationality, referred to as 'governmentality' (Foucault, 1979). The TC system operates through an array of accounting technologies of governance to shape the minds and actions of claimants to engage with the labour market, pay taxes and place their children in childcare so that they can work. However, ironically, instead of encouraging claimants to work, the calculative practices of the TC system make it financially impossible for some claimants to work (more), which further stigmatise and lower individuals' self-worth, and reinforces inequality in society.

Figure 4.10 builds on my theoretical framework (from Figure 2.1 in Chapter 2). It maps out how claimants find out about TCs and their overpayments and identifies the accounting technologies which reinforce the way claimants think and act in line with neoliberal principles. Claimants find out about overpayments through non-human, automated and abstract technologies, i.e., inscription devices such as TC notices and cashpoint screens – notice there are no human actors informing claimants about overpayments. It is only when claimants try to get help (and become self-responsible in the process) that they interact with human actors, such as Approved Landlords, Job Centre workers, etc. (I examine the issue of getting help in more detail in Chapters 5 and 7).
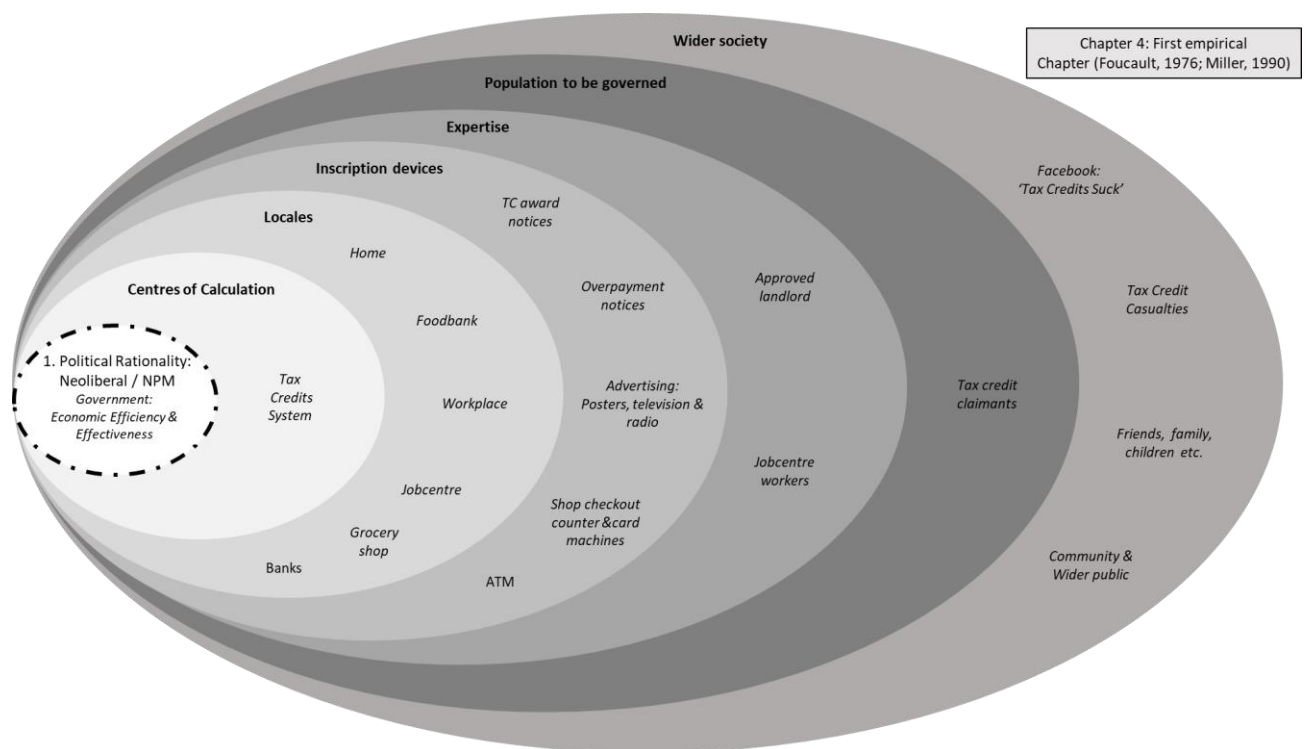
Figure 4.10: Mapping out accounting technologies and actors which influence what it means to get an overpayment

Figure 4.11 summarises the answer to the research question addressed in this chapter: 'What does it mean to get an overpayment?'. Figure 4.11 shows how accounting technologies create severe financial and existential hardship for claimants, which result in social and political implications. Overpayments make claimants financially worse off, disempowered, and force them to become self-responsible economic actors, i.e. *'homo-economicus'* (Foucault, 2008) as the only way to improve their situation. Claimants who are unable to be self-responsible and cannot afford to work (more), are portrayed as undeserving of help and financial support, which facilitates stigma, inequality and neoliberal discourse in the TC field. Neoliberal accounting

technologies are not concerned with wellbeing, good fortune, happiness, health and prosperity. Accounting technologies are concerned with creating economic efficiency within the TC field. In this chapter, I demonstrate how neoliberal principles are reinforced and sustained through everyday TC practices, made possible through accounting technologies.
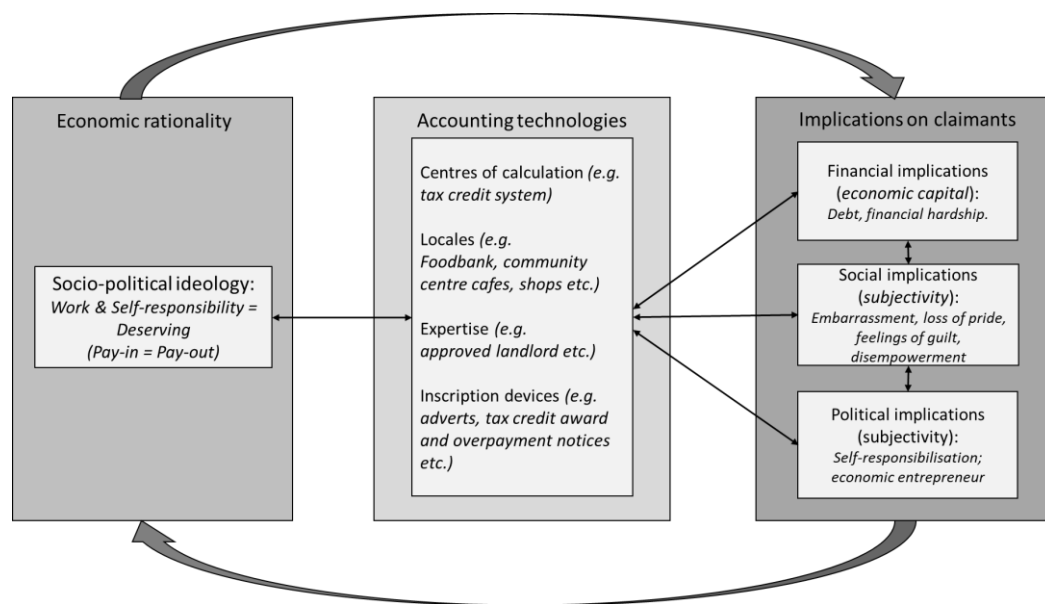
Figure 4.11: What does it mean to get an overpayment? Summary of implications

Chapter 5 explores the next stage of a claimant's TC experience by examining what happens after claimants find out about an overpayment. It examines encounters between claimants and HMRC workers, when claimants attempt to get more information and question their overpayments.

Chapter 5. Interacting with HMRC workers

RQ: What happens when tax credits claimants encounter HMRC front-line workers?

5.1 Introduction

Chapter 4 discusses what it means to get a tax credits (TC) overpayment by examining how claimants find out about their overpayments, how this affects them and the broader socio-political meanings of this experience. It provides preliminary evidence that the TC system does not achieve its main aims of alleviating financial hardship and encouraging people to work. Claimants decide to engage with the TC system because they expect to be made financially better off. However, in reality its rigid accounting technologies, underpinned by neoliberal discourse, sustain claimant hardship, disempower claimants and reduce their self-worth, further reinforcing their social stigma and inequality.

In this chapter I explore the next stage of a claimant's journey, i.e., what claimants do after finding out about their overpayments. This is when claimants contact HMRC workers to question and challenge their overpayments. I examine how relational power is enacted in encounters between HMRC workers and claimants and how this is facilitated by accounting technologies. Claimants are 'put on hold' by information and communication technology (ICT) and HMRC workers for long periods of time and end up not receiving help and information. Claimants are made responsible for the costs of telephone calls and postage entailed in communicating with HMRC workers, despite claimants already lacking in economic and cultural capital. Hence, claimants are structurally disadvantaged by the everyday practices and interactions with accounting technologies (e.g., expertise, ICT) which underpin their encounters. In addition, ICT fosters one-directional relationships by not responding and

adapting to claimants' abilities, needs and environment. This not only has a profound effect on claimants who have disabilities and learning difficulties, but more widely inhibits mutual, respectful, trusting and humane relationships between HMRC workers and claimants.

Each section in this chapter is entitled by my analytical codes which emerged from the data. I begin by exploring how claimants think and act *before* their encounters with HMRC workers and show how they struggle with 'making time' to deal with their TC (Section 5.2) and how they feel about contacting HMRC workers. I then examine why they feel and act this way by identifying and analysing four manifestations of relational power enacted through accounting technologies. These are: 'put on hold' (Section 5.3), 'passing on' (Section 5.4), 'giving help' (Section 5.5), and 'proving yourself' (Section 5.6). The title for each type of relational power is based on the way claimants describe them and so are grounded in claimant experiences. I end this chapter with a discussion and conclusion of my findings (Section 5.7) which demonstrate how accounting technologies sustain relational power in encounters, resulting in (re)constructing individual subjectivity and practice by making claimants self-responsible for dealing with delays and errors caused by HMRC.

5.2 Making time

After finding out about their overpayments, claimants face a choice of whether to question them or not. I find that most claimants from the outset choose not to question their overpayments, even when they can ill-afford to repay them. This is because of the challenges involved with 'making time'. Claimants must actively make the time to question their overpayments when their time is already taken up by other stresses and pressures in their lives.

Hannah (Int 5) is "mad" when she finds out about her £7,000 overpayment. So much so, she leaves the house and "drags" her dog around the local area. She is "fuming" and is "going to fight it", but then she decides not to because,

> "it's just **having the time to argue** it, **fill the forms in**, and unless you're retired... [laughs] […] They [claimants who do challenge overpayments] are going to be **retired teachers** probably [laughter]…because **they've got the time** […] **You haven't got the time** […] It's one of those things that **you say you're gonna fight** when the letter [overpayment notice] drops on your door. But then, have you got the so many hours a week? […] I would **need to have to get my head around it**, which would be sitting down for half a day looking through my bank statements…blah blah…which I probably haven't got. First of all, you've **got to get your own head around it** haven't you?

Before you **involve somebody else**… [You] get your little **highlighter pen** out and all that malarkey...Then you'd start **writing** to these people [HMRC] and then they'd say: "No" … and then **it would go on**… and it **could go to court**…and **it could go on and on** …[…] If I knew that I could **devote the time** and **ask for copies of this, that and the other**…and get it all in order…[…] I'm not going to beat myself up for not following these things through. I can make more money by working at my business. I don't live to work. I work to live, and **spending time with my daughters, and family members and my friends and doing sport** and doing whatever. [It] is very high up, and **I don't feel guilty**. **I don't feel embarrassed**, or I don't feel like I've come to you and gone: 'Oh, I know **I should have fought it!**' […] Because **life is a bit too short** isn't it? You know, **I'm not stupid**. Yes, I probably could have fought it, but **at what cost? At what cost to me, my health, by getting annoyed about it**? And **at what cost to my time, and my time is precious to me** […] Is it logic or is it a cop-out? Is it 'cause I can't be bothered? I don't know, but in my own little mind, **it's certainly not going to be a one-letter of a job is it?** Cause the one letter, they just say: "No". So, **it's going to be lots of letters, lots of evidence**". (Emphasis added[18]).

(Hannah: Int. 5)

Hannah thinks that challenging an overpayment entails obstacles in the form of having to write "lots of letters", collect "lots of evidence", "sitting down for half a day looking through […] bank statements" etc. This involves having to make time to get her "head around it". But she feels all of this is not worth her time. Whereas some might see it as a "cop-out", Hannah challenges neoliberal discourse because she does not value her time as an economic matter. Her time is worth spending on family, friends and her health. Hannah has suffered from breast cancer and recently divorced the father of her two children. These major experiences reconstruct the way she thinks and values the worth of her time. If challenging the overpayment would not take a lot of her time away from all that adds value to her life, she would do it.

Similarly to Hannah, other claimants choose not to challenge overpayments. For example, Simon and Fiona (Int 7) "didn't have time to go through [their TC paperwork] with a fine toothcomb". Janet and Cain (Int 4) must "make time to sit down" gather their tax records, "go through them […] matching them up". This takes Janet and Cain "a long time" when they "haven't got that time". Elaine (Int 8) has "got enough things to do in the day". When Sally (Int 6) receives her annual TC renewal form she puts it "to one side" and checks it "when I'm not busy. But it never happens [because I have] two very energetic young ladies [daughters]. I work. I've got a dog, and you've got to make time for your partner and when it gets to that time for you, and it's 8 or 9 o clock at night, the last thing you want to be doing is looking at the

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[18] I emphasise key words and sentences in quotes using **bold** font-style throughout this chapter.

[TC] form." Sally wants to spend her time with family and feels completing TC renewals forms will take too much time.

However, some claimants do try to make time to challenge their overpayments. This entails Nadia (Int 11) having to "lock" herself in the living room away from her "kids", because she anticipates she will be "shouting at officials" on the phone and does not want her children to hear and listen to her get "upset" on the phone. Caitlyn (Int 12) is "trying to do it all before he [son] gets back [home from school], because I don't want him to see me stressed and then he gets stressed".

The thought of having to deal with inscription devices (letters, bank statements, notices); expertise (HMRC workers), and ICT (automated telephone helpline and computers) exerts relational power over claimants. It is so pervasive that it constructs their individual subjectivity to choose not to challenge their overpayments and pay back substantial amounts of money (often thousands of pounds) to HMRC. This is how relational power manifests in the everyday practices of the TC field. Accounting technologies exert relational power which sustains a habitus of disempowerment amongst claimants. Accounting technologies inherent in the TC system assume claimants have time in their busy lives to challenge overpayments. However, claimants lack cultural capital, i.e., the ability to manage their time under the constraints and discourse of the TC field and utilise this understanding to an advantage. In addition, although some claimants may have enough social capital to allow them to devote time to challenge overpayments, their feelings of disempowerment are too strong to do this. For example, Tammy's (Int 3) cousin-in-law is a solicitor and offers to help challenge her £12,000 overpayment. But Tammy declines his help because her spouse is terminally ill, and she has two young children to raise at the time (this is also caused by stigma as discussed in Section 7.5, Chapter 7).

In summary, many of the claimants I interviewed initially decided not to challenge overpayments. Despite not being able to financially afford to repay their overpayments, claimants think that challenging their overpayments is not worth their time. Consequently, the relational power exerted by the accounting technologies of the TC system sustains a situation of disempowerment. So, what creates and maintains this relational power i.e. why do claimants feel challenging an overpayment will take a lot of their time away from other activities? I address this question in the next four sections, which examine what happens when claimants

attempt to challenge their overpayments and how this influences the way they think and act and discourages them from challenging overpayments from the outset in the future.

5.3 Put on hold

In this section, I identify and examine the first type of relational power enacted in everyday encounters between claimants and accounting technologies, namely 'put on hold'. When claimants attempt to speak to HMRC workers on the helpline, they are either, 'put on hold' for long periods of time, cut-off, or forced to wait for months for written responses. I show how this relational power is crucial to (re)constructing claimants' subjectivity, capital held and position in the TC field. Sally (Int 6), describes her experience when trying to speak to a HMRC worker on the helpline:

> "It's a **bloody nightmare** […] I've physically tried to ring them once every single week and have **not been able to get through**. It's just **infuriating**, I don't think words can describe it because **you've set the time aside** […] **You've sat here. You've done nothing**. One time I took a day off [work] to do it and I rang twice that one day because I had some flexi and I still **couldn't get through**. So those two times **they cut you off after a certain time**. After you've been **on hold** for a certain time they say: "There is no one available. Please call back". So **you just hang up** and think: "Sod you!" […] Oh, the phone line's a **nightmare** [sounds frustrated]. I purposely **avoid ringing tax credits** […] I **hate it.** Absolutely **hate it** […] I **hate it** because they keep you on the phone and when you've got two girls at home…. **I can't do it at work** because you know you're **going to be holding**. **I can't do it on my lunch break** 'cause **I don't get enough time** cause you **don't know how long** you're going to be on the phone for. So, I tend to do it in the evenings when they're [HMRC] supposed to be a bit more quiet. But I tend to be at home with the girls in the evening, so after I've made them tea and things like that I'll attempt to call them, and I'll be on the phone for **such a long time,** sometimes I don't even complete the call and **hang up**. So, this one day I asked my boyfriend to have the girls. He went upstairs with them and I made the phone call. [But] he went and made a phone call for himself, and that just did it for me, because I could hear them [daughters] jumping off the beds. **I had to end the call** […] They say to you […] "Please ring on a Tuesday or Wednesday, because we are very busy now, between 8 and 10", and I did and **I couldn't get through** […] I put the phone down and thought "Fuck you yeah. **I've tried. I'm not doing it again**."
>
> (Sally: Int 6)

Despite making time to speak to a HMRC worker, the automated telephone line (ICT) inhibited Sally from doing so. Consequently, she is effectively put on hold for a period of six weeks. This also affects her relationship with her partner because the processes of ICT require her not to be around her children and concentrate. As a result, she has a "big row" with her partner. Sally is not able to do anything else with her time whilst on hold, time she could be spending

with her children and partner. Sally repeatedly says being put on hold "infuriates" and "stress[es]" her. So much so, she ends up shouting profanities and ends the call. Sally tells me she receives automated text messages from HMRC to remind her to phone the helpline to renew her claim, but despite these reminders from HMRC, she is still put on hold and does not get through. I ask Sally how she feels about this and she replies: "How dare you! [Referring to HMRC] Every time you experience this you think I can't be arsed ringing them again". My observation of Sally's body language shows she is very frustrated, angry and I see tears in her eyes when she describes this experience. Being put on hold disempowers Sally, making her hang up the phone and not bother contacting HMRC again. The digitised telephone system (ICT) provides automated messages telling claimants "your call's in a queue: we're really busy", "there is no one available: please call back" and "please ring again during [a specified time]" (Sally, Int 6). But claimants are unable to call back at these specified times because they do not fit in with their lives (Int 12; Int 3; Int 14). Kara's (Int 15) husband receives an automated message telling him: "You're in a queue. You're important to us", to which Kara responds, "if we're important, then answer!"

Even when claimants phone at different times, they are still put on hold or asked to call back again. For instance, Juliet (Int 14) is put on hold for up to fifty minutes. Moreover, Nadia (Int 11) suffers physical hardship from making twenty-two phone calls to the helpline, whilst also attending lectures at university, to no avail. Nadia tells me her "ear hurt" and "hand hurt" and describes the helpline as "crap". Nadia felt embarrassed as she felt people around her thought she was going "mental" because she was put on hold for long periods of time on her phone. Despite having access to a fast-track TC hotline, Citizen Advice (CA) workers (Int 14) and a local Members of Parliament (MP) (Int 21) are also put on hold for long periods of time on the fast-track helpline.

Initially when phoning the helpline, claimants utilise their emotional capital to question workers by voicing their frustrations, anger and sadness (identified in Chapter 4, section 4.2), which empower them to take action to improve their position. However, their encounters are mediated (rather, pre-empted) by ICT that puts them on hold and play automated messages to them, which lead claimants to the point where they lose the willpower to challenge their overpayments. This means they not only 'give in' to challenging overpayments (I analyse 'giving in' in Chapter 7), it also stigmatises claimants because they feel unimportant (Sally, Int 6), stupid (Nadia, Int 11) and patronised (Kara, Int 15).

Furthermore, some claimants end up hanging up or not phoning the helpline because they are already structurally disadvantaged. Claimants can ill-afford to pay for long phone calls (Int 13; Int 15; Int 11; Int 10; Int 14). Colin (Int 10) believes making claimants pay for calling the helpline "disadvantages people". Thus, being put on hold reduces claimants' economic capital.

Relational power is further sustained when claimants manage to get through to talk to HMRC workers. For example, after Caitlyn (Int 12) receives an overpayment notice in the post demanding repayment of £700, she phones the helpline to get an explanation. She receives some information from the HMRC worker, but after two days thinking about the information provided, she phones the helpline again wanting additional information:

> "I finally got through and she was quite a snotty lady […] I said to her: "I've spoken to your colleague two days ago. She's explained this to me and told me that I can get a reduction, because **I'm struggling to live**", and then **she interrupted me** and said "because you've phoned two days ago with this problem, you can't talk to us about the same problem. You have to wait this much [number of] days". I haven't heard of that […] **It doesn't make sense** that you can't phone with the same problem. **It was down on her system**. [She said]: "**It's down on here** that you've spoken to us on this date and this time. **You can't talk to us** about it now" […] I didn't have an explanation as to why either, as she said it in a really **blunt way**, like **I just had to accept it** […] **Disgusting. I felt like I had wasted her time.** That's what she's there for though. That's their job, and she really made me feel **belittled**, like she **slammed the door in my face**: "You talked to us two days ago. You have to wait this much days. Is there anything else I can help you with?" [Caitlyn replies:] "No. That's the only reason I was phoning" [HMRC worker replies] "OK then, bye". **All of that time that I've wasted on hold** and it was just a simple question I wanted to ask. It probably would have taken only 5 minutes for her to explain it to me, if that. But **she wasn't allowed** because I had phoned two days before. [It was] **something to do with them having to sort it** [the first call] out before I could query it [again] and it wasn't really a query. I just wanted an explanation to something, just an explanation. But **you feel like you won't get the explanation from them** […] [The worker said] I can't phone for fourteen days or eighteen days before you can phone back with a complaint about tax credits, and I said, "Are you serious?" […] **I [had] missed the [overpayment appeal] deadline.** I think that is **unfair** because if I wasn't allowed to phone them to find out about the [overpayment] problems, what right have they [HMRC] got to tell me that **I've missed the deadline when you make an appeal?** […] If I had phoned with another problem it would be fine but because it was the same problem…"

> (Caitlyn: Interview 12)

The above story shows how Caitlyn's desperate situation was not considered. The HMRC worker expressed no compassion, interrupted Caitlyn, stopped her from asking her initial questions and requested her to ask different questions or, alternatively, get off the phone. This was because the HMRC worker could not access information from the ICT system. At the beginning of the conversation Caitlyn utilises her emotional capital (i.e. frustration and anger)

to motivate herself to question the overpayment, but her encounter with expertise and ICT disempowers her. Consequently, Caitlyn is forced to wait up to eighteen days before she can question the overpayment again. Meanwhile, Caitlyn is left "struggling to live" and desperate for help. If the situation was different, i.e., if the HMRC worker had access to information on the ICT system, Caitlyn would have pursued questioning her overpayment which could potentially have increased her cultural and economic capital, ultimately empowering her in the TC field.

Similarly, Tammy (Int 3) phones the helpline wanting an update on her TC award after she provided new information to HMRC a few days before. But the HMRC worker "can't tell" her anything until the "system works it out". She is forced "to wait until she gets a letter" in the post, which can take several weeks. Meantime, Tammy does not know whether her TC income will significantly reduce, increase, or stay the same, and whether she will get an overpayment. This reduces her cultural capital, makes it hard for Tammy to budget for any financial changes which can potentially reduce her economic capital. Tammy is put on hold, which is "frustrating" and disempowers her. When Juliet (Int 14) provides new information to update her claim, the HMRC worker tells her she will get an overpayment. But the HMRC worker is unable to work out the amount of overpayment, which means Juliet is left worrying and must wait to receive an overpayment notice in the post. Sally (Int 6) is forced to wait for three months before she can provide correct information to a HMRC worker. This is because ICT could not process new information until it has processed information Sally has provided a few days earlier. Meanwhile, Sally knows she is receiving incorrect TC payments which will result in an overpayment. She knows this will cause her "to struggle because [she is] already overdrawn" in her bank account.

These stories demonstrate how relational power is enacted through accounting technologies in encounters with expertise (HMRC workers) and ICT (the latter includes automated telephone systems). Accounting technologies put claimants on hold, reduce their emotional, economic and cultural capital, forcing them to be self-responsible for budgeting whilst they wait, which ultimately disempowers them. The way these accounting technologies interact with claimants do not consider that claimants need help and information quickly because they need to pay their bills. Accounting technologies are out of touch with claimants' lives and dehumanise encounters between claimants and HMRC workers. Accounting technologies facilitate a one-directional exercise of relational power by being rigid and unresponsive to the needs and

circumstances of claimants. Consequently, claimants suffer financial hardship and are disempowered, which reinforces their existing structural disadvantaged position in the field.

I commissioned an artist to depict my understanding of claimants' experiences of the TC helpline based on my observations, interview data and field notes. Illustration 5.1 depicts the changes in emotions, thoughts and actions of claimants over time, when they are put on hold on the TC helpline, whilst at the same time trying to manage a busy household.

Illustration 5.1: My depiction of claimants on the tax credits telephone helpline at home showing the different emotions they experience (Commissioned work by Vaughan, 2018).

5.4 Passing on

In this section I analyse the second type of relational power exerted through accounting technologies during encounters between claimants and HMRC workers, entitled 'passing on'. 'Passing on' refers to when claimants are transferred from one HMRC worker to another, either on the telephone or through letter and notices sent in the post. The high frequency at which claimants are passed on leads them to lose emotional, cultural and economic capital, ultimately disempowering them and sustaining relational power in the field.

I begin my analysis with Alison (Int 2) who initially applies for TC as a single person in September 2012. Two months later she receives a response letter from HMRC stating she is not eligible for TC. The letter does not provide an explanation. Alison cannot understand the reason for this decision and so appeals against the HMRC's decision in January 2013. She receives a letter in response to her appeal which states a "senior" HMRC worker is reviewing her appeal. This letter is written by a different HMRC worker to the HMRC worker that prepared the first letter. Alison is "frustrated" and "miffed" because she is not dealing with the same HMRC worker who made the original decision about her TC application. Alison feels being passed on to a different HMRC worker adds "more time" to her getting TC payments and "draws it out" for her. She also feels the second letter is "pointless" because it does not "really tell [her] anything". But in addition, this response letter disempowers Alison because it makes her question "why" her case is having to be dealt with by a different HMRC worker (she questions this six times during the interview) and why a "senior" worker? The response letter transforms what she thinks is a straightforward application to a serious and complex case, which Alison does not anticipate. The response letter also "lack[s] in compassion" and thus makes Alison feel unimportant. Both the content and volume of HMRC letters further disempower Alison, as noted in my observations and field notes below:

When I walked into Alison's kitchen for her interview, I noticed a pile of paperwork on her dining table. As I sat by the table, she told me they were all the correspondence she had kept between her and the HMRC. She had organised the pile in chronological order. She read them out to me, one-by-one, in chronological order. She stumbled and got confused on several occasions as she mistakenly read some letters out of date order. She got confused because several letters came from different workers, offices and geographical locations. Some letters had come from different "teams" in the Preston, Blackpool and Belfast offices. When asked, Alison was unable to tell me which worker and from which office her TC appeal was being dealt with at any one point in time. By this point all the paperwork was disorganised and scattered across the table. Alison told me it's "harder to get hold of" workers in the Belfast office because she cannot afford to pay for the telephone calls, so this forced her to wait for written correspondence from them. Alison cannot make sense of why workers are "not doing their job properly" and not "confident in making a decision" on her application for TC. Her frustrations are further expatiated when, after enduring eighteen months of appeal procedures between four different office locations and several different workers, she receives a HMRC letter (May 2014) stating her appeal cannot be accepted because her appeal form, which she submitted over twelve months ago, was submitted after the appeal deadline. At this point of telling me the story, Alison described workers as "idiots" because they should have informed her of this at the time she submitted her appeal (field notes: 17.07.2014)

When I arrive at Alison's home, I notice she has prepared for the interview. She has taken the time to gather her paperwork and organise them in chronological order. Alison is confident and assertive when she begins to tell me about her experiences. But when she starts reading out the

HMRC letters to me, she becomes less confident and unsure of what is going on with her case. Despite having organised the letters in chronological order, engaging with these letters, which have been sent from several different HMRC workers and locations, make Alison confused and uncertain, ultimately disempowering her. I saw this unfold in front of me. She ends up not knowing what is going on, causing her to get frustrated and upset. In addition, when Alison receives letters from a HMRC office in Belfast, she tells me this makes it "harder to get hold of" HMRC workers because she cannot afford to pay for telephone calls to Belfast. This stops Alison from being able to question HMRC letters and forces her to wait for further correspondence from HMRC. HMRC take three years to review Alison's case. During which time Alison's habitus is transformed from a motivated and determined individual wanting to appeal against HMRC's decision, to a confused and frustrated individual who feels stigmatised, unimportant, and treated by unfit HMRC workers.

It is worth noting that Nadia (Int 11) has a similar experience of 'passing on' and also receives contradicting information from HMRC during her overpayment appeal. A HMRC worker tells Alison that a Mandatory Notice has been issued to her, whilst a different HMRC worker tells her she is out of time for a Mandatory Notice to be issued. HMRC later admit they provided conflicting information (field notes: April 2018). A Mandatory Notice is a crucial document during the appeals process because it determines how an appeal is to proceed. Getting contradicting information about a Mandatory Notice from different HMRC workers has a major impact on Nadia's appeal outcome. The process of 'passing on' reduces emotional, cultural and economic capital, ultimately disempowering, Alison and Nadia. Their experiences show how relational power manifest and is exerted through inscription devices (HMRC letters), several locales (tax offices) and expertise (HMRC workers), through 'passing on'.

I now describe Colin's (Int 10) experience with TCs. The purpose of providing his extensive and detailed story below is to convey the complex nature and effects of having to deal with a large amount of paperwork from several different HMRC workers, teams and offices. Colin (Int 10) helps his tenant, who has learning difficulties, appeal against an overpayment. He shows me a file containing correspondence between him and HMRC. Similar to Alison, Colin reads out the letters in chronological order, but struggles to make sense of them and gets confused because of the vast amounts of documents he has to deal with which show different dates, tax years, tax office locations and HMRC workers' names:

Colin begins reading out the letters by firstly showing me the initial overpayment notice for £2,500, received on the 9th of January 2014. Colin then shows and reads out his letter of appeal sent to the HMRC on the 20th of January 2014. He tells me HMRC did not respond. So, Colin sent a second letter to the HMRC, dated 20th of February. His tenant receives an overpayment demand notice from a different office, in Glasgow, two days later, on the 22nd of February 2014, demanding his tenant pay back the overpayment as soon as possible. The overpayment notice does not refer to their appeal. Colin receives another letter from the HMRC dated 27th of February, from a different office, acknowledging his letter dated 20th January, but it does not mention the appeal. Instead, the letter asks Colin and his tenant to complete an 'authorising your agent form 64-8' to authorise Colin to act on his tenant's behalf. On the 14th March 2014, Colin receives a letter from a different office, demanding his tenant repay the overpayment. This letter does not mention the appeal. Colin responds to this demand notice by sending another letter to the HMRC on 17th of March 2014 to explain they have appealed. Colin receives a letter from a different worker (again) on 26th March 2014 stating the HMRC have reduced the overpayment from £2,500 to £1,321, but there is no explanation provided. In previous letters, Colin requested the whole overpayment to be reduced to zero. The HMRC's latest letter does not provide a direct telephone number for Colin to speak to the addressee who wrote the letter. He therefore has to phone the general helpline to get an explanation for why they have halved the overpayment. Colin is told by a general helpline worker that he needs to send a letter to the HMRC because they cannot deal with his query on the telephone. Colin therefore sends a fourth letter, on 2nd of May to this effect. Colin does not receive a response and therefore phones the general helpline, again, on the 4th of June. But the helpline worker does not provide Colin with any information or explanations, which forces Colin to wait. On the 18th of June, Colin receives a letter from yet another different worker, acknowledging his letter dated back in March (15th). This letter does not acknowledge subsequent letters or phone calls made by Colin after March (of which there have been many). This letter states that his tenant cannot appeal against the overpayment because "he has not met all of his responsibilities", yet another worker had already halved the overpayment without giving an explanation. This letter also states: "You can ask us to look at your decision to recover your overpayment again if you have new and relevant information". But Colin feels that the HMRC have not even acknowledged information he provided at the beginning of the appeal and subsequent four letters and telephone calls. Colin has not got any "new information" to provide because he has already provided all of the relevant information to the HMRC, information that is yet to be acknowledged and considered by the HMRC. To confuse matters even further, Colin receives another letter from a different HMRC worker on the 20th of June, contradicting the letter that told them they cannot appeal, by telling them they have reduced the overpayment for one of the tax years (2012/13) to zero. However, Colin quickly receives another letter, from (yet another) different worker, stating the overpayment in the following year (2013/14) is only reduced by half. Colin, once again, phones the general helpline to get an explanation. After having to explain his whole appeal's experience to a helpline worker on the phone, the worker "got confused", puts Colin on hold because he has to speak to his "manager". After speaking to his manager, the worker tells Colin: "I've spoken to my manger and he doesn't understand either, so we can't advise you on this because we can't understand the decision and all we can say is go back and carry on". Colin's tenant continues to receive overpayment notices with an attached payslip from a different HMRC office demanding payment. Yet, Colin and his tenant are passed on between multiple different offices, geographical locations, workers and managers. They receive contradicting decisions from HMRC workers throughout this process. Even the telephone helpline workers and managers are unable to understand and provide explanations to Colin, forcing claimants to write (more) letters and wait for the explanations (field notes: 17.10.2014).

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Similar to Alison, Colin is passed on between several HMRC workers and locations and is also passed on to a "manager". Figures 5.1 to 5.8 are photos of several letters Colin receives from HMRC. These inscription devices show how claimants (Colin's tenant) are identified by HMRC workers in the form of numbers, i.e., national insurance number and reference numbers as quoted on letters. Notice how HMRC references ("Our Ref") change over a period of eighteen months, which reflects the fact that Colin's case is passed on between different locales (tax office addresses) and expertise (HMRC workers), from one 'Group', 'Team' and 'Floor' to another. For example, Figure 5.1 shows the letter was sent by "Team 2", "Floor 1"; Figure 5.3 shows "Floor 5", "Group 4", and "Team 1". During Nadia's (Int 11) appeal process, Nadia has to purchase a larger-sized envelope so that she can fit the HMRC's address and reference number on it because it has got too long to fit on a small-sized envelope, which she could use in the past. Nadia and Alison's cases are not only dealt with by HRMC offices in England, but also Northern Ireland and South Wales.
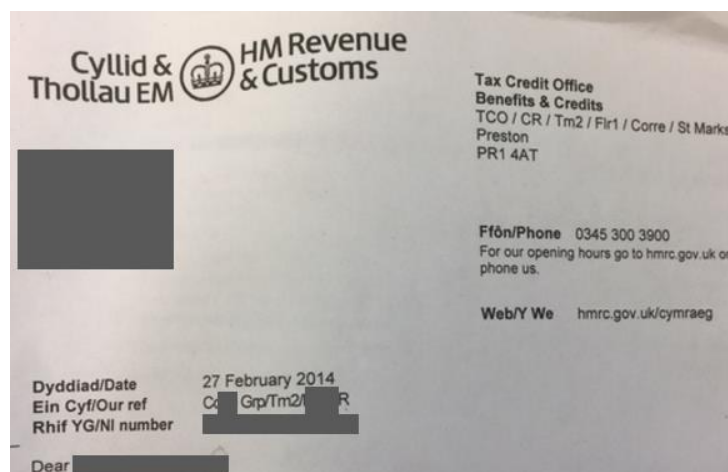
Figure 5.1: HMRC letter to claimant 27.02.2014
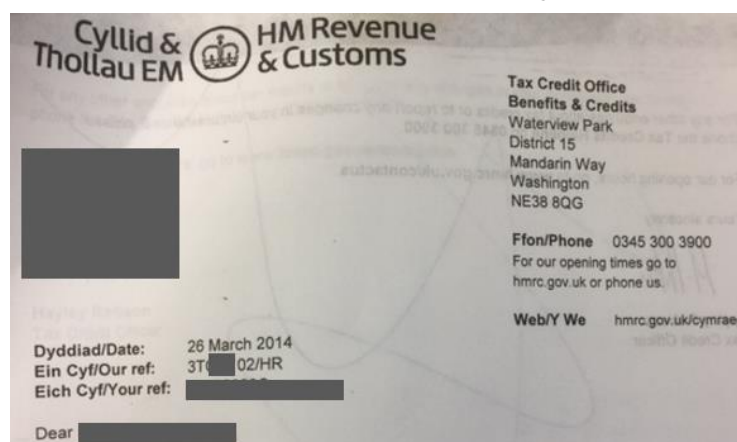
Figure 5.2: HMRC letter to claimant 26.03.2014
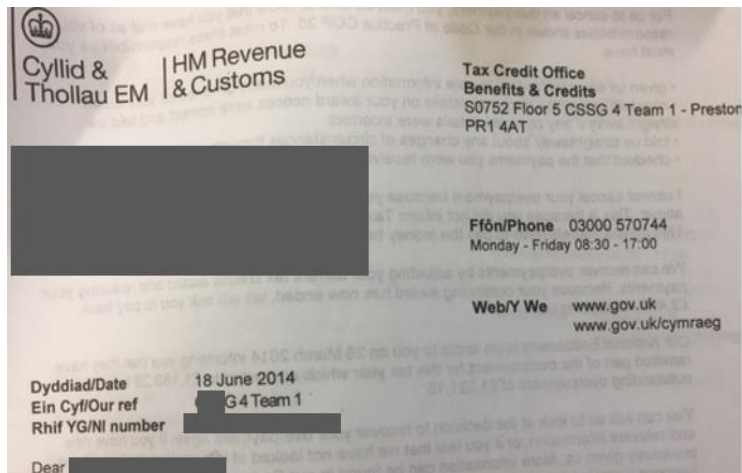
Figure 5.3: HMRC letter to claimant 18.06.2014
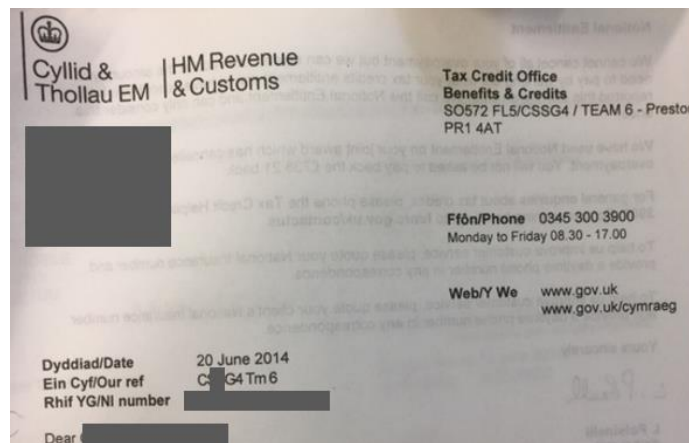
Figure 5.4: HMRC letter to claimant 20.06.2014
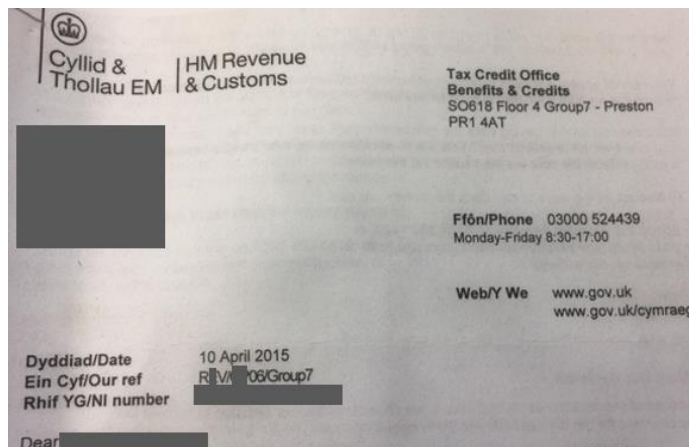
Figure 5.5: HMRC letter to claimant 10.04.2015
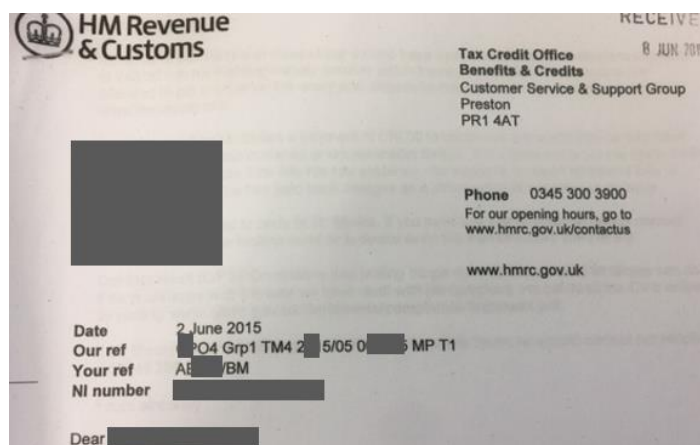
Figure 5.6: HMRC letter to claimant 02.06.2015
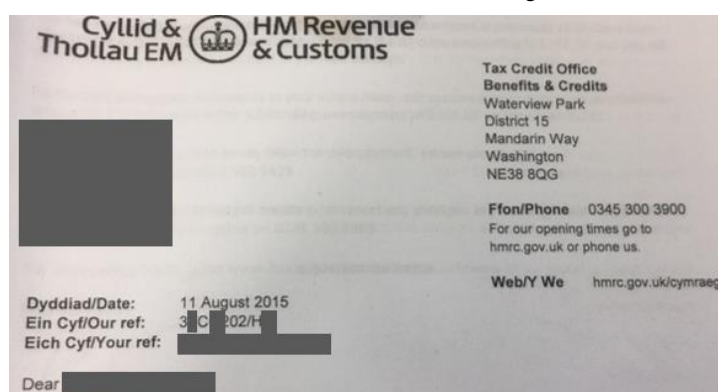
Figure 5.7: HMRC letter to claimant 11.08.2015
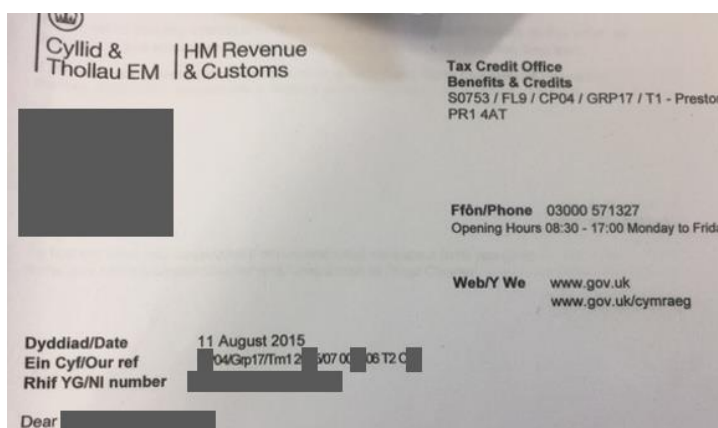
Figure 5.8: Second HMRC letter to claimant 11.08.2015

Juliet (Int 14) is also passed on between HMRC workers. She describes this experience as moving from "first stage" to "second stage". The latter she describes as, "the progressive collections department - the more aggressive ones". Instead of feeling she is progressing towards a resolution, Juliet fears her situation is progressing towards more difficulty and is deteriorating. Janet and Cain (Int 4) have had several experiences of being passed on by HMRC workers. So much so, they believe this is a strategy employed by HMRC workers to put

claimants "off" from challenging overpayments because they "want to make things difficult for" them (I examine this further in Section 6.2, Chapter 6). When claimants are passed on to HMRC workers, who have more power and authority, they are 'put off', which means they are disempowered and feel victimised.

Furthermore, Hannah (Int 5) is passed on by a HMRC worker on the telephone helpline when she is told to write a letter to HMRC because they are unable to help her on the telephone. Hannah feels she communicates better verbally on the telephone, rather than in written form. Talking on the telephone enables Hannah to utilise her emotional capital by acting on "impulse" and "rant" at a HMRC worker which she hopes will influence the HMRC worker and empower her. Hannah feels she is unable to "rant" in a letter. Thus, she becomes disempowered when having to write, rather than speak to HMRC workers on the telephone. Claimants are further disempowered because they lack cultural capital (skills and knowledge) to write a persuasive letter to a "big team" (Hannah, Int 5) to help them succeed in an appeal (discussed further in Chapter 7). Hence, having to communicate in writing (inscription devices) disempowers some claimants. The discourse of the TC field does not take into consideration emotional and cultural capital held by claimants, thus disempowers them. Claimants are forced to act in different ways, which determine whether or not they are successful in the TC field (discussed further in Chapter 7).

In sum, these stories show how relational power is exerted through accounting technologies when claimants interact with them (expertise, inscription devices, ICT and locales). They all play a part in 'passing on' claimants which reduce their cultural, emotional and economic capital. Passing on means that claimants receive insufficient and contradicting information from expertise and inscription devices and are forced to deal with senior and more aggressive HMRC workers. Claimants are also forced to pay for telephone calls and postage costs when being passed on, which they can ill-afford. Claimants who are passed on to the medium of written communication (letters) are not able to utilise their emotions in the same way as they would during telephone conversations, and some lack skills needed to persuade HMRC workers through written communication. Although claimants attempt to become actively self-responsible for finding information, questioning and appealing against their overpayments, they become structurally disadvantaged by relational power exerted by accounting technologies.

5.5 Not helping

The third type of relational power identified is 'not helping'. I analyse how claimants either receive help or do not receive help from HMRC workers and how this shapes their minds and actions. All claimants interviewed report they did not get help from HMRC workers, which hindered them from being able to understand and check their overpayments. Thus, relational power is enacted during encounters between claimants and unhelpful HMRC workers (expertise). Expertise reduce claimants' cultural capital, ultimately disempowering claimants. This relational power is so pervasive, it reconstructs claimants' habitus by reducing their self-worth and disciplines them not to challenge overpayments in future.

Consider Nadia's (Int 11) encounter with a HMRC worker, when she wants to know why her TC income has been reduced:

> "I phoned Preston [office] and I got a **rude idiot** that **said I was lying**; that I was claiming childcare, when I wasn't [...] I explained [to him]: "Listen, my payments have gone right down. Why aren't I getting working tax credits?" […] He said: "You've been claiming childcare when you haven't been working" and **I started to swear at him** and said "I have been fucking working until August", and he was like, "No, you haven't", and I said "I have been, you can check the tax records!" and then I think I put the phone down on him... **I calmed down and then I phoned again** and I got him again... and I started to go through my things again and said that "**I wasn't lying, you've made a mistake** and said I want to appeal against this" and I asked what his name was and took his name and said "**I'm putting a complaint in** against you, because you really have **upset me**, you're **not allowed to speak to me in that way**. I'm **phoning to ask for advice**" [...] I was in the middle of KFC in Bangor with the children and **I was shouting down the phone** and then I had to tell the children to sit there so that I could deal with it and **I nearly was in tears** and **the way he was talking to me was disgusting!** [...] [It's] **embarrassing,** because **I was shouting** in the middle of town. **I was screaming**. It was **embarrassing** and then **my heart sank**. It was, it was **awful** [...] **His attitude!** I asked him: "**Please help me, I don't understand** why!" […] **Emotionally draining** is how I would describe it. It was just phoning and phoning, and I remember the kids were like: "Mum…mum" and **they were just being shushed by me** every two minutes […] I'm sure my kids were like: "She's not my mother". **They were really embarrassed**. They [HMRC] **weren't listening to me at all** and I was telling him [HMRC worker] that **I haven't lied** to them [HMRC] but he was still saying that I had [lied] so **I just lost my temper** […] [I felt] **completely drained**. […] **Then I couldn't be bothered doing anything**. […] **Good for nothing**."
>
> <div align="right">(Nadia: Int. 11)</div>

Nadia is desperate for an explanation to understand why HMRC have reduced her TC income, which makes her financially worse off. The HMRC worker is unhelpful, "good for nothing"[19],

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[19] See table 5.1 in appendix E for summary of how other claimants describe workers in similar ways.

and puts more weight on information provided by ICT about Nadia's life than on information provided directly by Nadia. Not giving help reduces Nadia's cultural and economic capital, worsening her financial hardship and position in the TC field.

Nadia's story also shows how the worker is unresponsive to her suffering, by not expressing empathy or compassion towards her. Nadia's attempts to utilise her emotional capital to empower herself are futile, and shows how emotional capital is devalued in the TC field. Kara (Int 15) has similar experiences:

> "You say to them: "But **I haven't got any money. My children will starve!**" and they're like "We've overpaid you by…" and you think: "**Oh my god! If you say that one more time**" […] You get **annoyed.** But **you're not allowed to get annoyed** with them on the phone. You can **come off the phone and you're quite annoyed**. But **obviously on the phone you can't get annoyed** because **they might hang up**. You do feel like going: "You're a **bunch of idiots**" [but] **they'd terminate the call** […] **If you rant and rave it's not going to get anywhere.**"
>
> (Kara: Int. 15)

Not getting help from a HMRC worker causes emotional distress for Kara (Int 15), as the HMRC worker ignores her emotions and suffering. Her encounter with expertise reconstructs Kara's mind and actions (subjectivity) because she 'learns' that if she expresses emotion, she will not get help from HMRC workers, as they may terminate her call. Thus, Kara manages and suppresses her emotional capital to survive in the TC field. Similar to Kara, other claimants show how their subjectivities are reconstructed, which reinforce the devaluation of emotional capital in the TC field. For example, Caitlyn (Int 12) says, "if you said something bluntly or raised your voice, they'd put the phone down or be patronising. You feel yourself getting all hot, and your chest tightening, and telling yourself not to be angry. You have to hold yourself back". Tammy (Int 3) says, "If you're unpleasant with them [HMRC], they will be unpleasant back […] It depends what kind of person you are". Claimants learn that acting against their human instincts and supressing their emotions will make them succeed in the TC field.

During my participatory work with Nadia (Int 11), I observe her telephone conversation with a HMRC worker when she tries to find out more about her OP:

> Nadia (Int 11) comes across as a confident and strong woman. She scares me sometimes when she expresses her frustration when she recalls her experiences during our meetings. After she makes the call, Nadia is firstly put on hold. So, I take this opportunity to write some notes on my notepad. Suddenly, I hear a quiet, child-like voice. I look up. I notice it's Nadia speaking to a worker. I try to hide my wide-opened mouth and surprise. This strong, sometimes aggressive, woman has transformed into a child. Her body is bowed down, and she rubs her forehead with her hand from left to right and right to left. She looks like someone who is in fear and anticipating getting a row from a parent. I have never seen her act this way – I never would have believed it until I saw it with my own eyes! Her voice is very high-pitched but quiet. She does not talk a lot and lets the worker do most of the talking. She does not interrupt the worker, nor does she attempt to question the worker. She accepts, straight away what the worker tells her and says: "please", "thank you" and "sorry" several times. This is an astounding transformation (field notes: 24.07.2015)

The above experience shows the profound effects of relational power. When HMRC workers do not provide help, claimants adapt their behaviour to match the behaviour of HMRC workers. In other words, claimants increase their cultural capital because they adapt their actions and thinking towards the unemotional culture of the field. However, being human, claimants find it very difficult to suppress their emotions. Their transformation to succeed in the TC field is to the detriment of claimants' personal lives, as their children sometimes witness the conversations or experience the after-effects. It also affects claimants' physical and mental health, as they become frustrated, their chests tighten, and they feel emotionally drained.

Not only are emotions ignored by HMRC workers, but also a claimant's inability to understand and process information is not considered by workers. Nadia (Int 11) is dyslexic and suffers from Irlens Syndrome. This makes it very difficult for her to see and read numbers and letters. She uses computer software that reads out documents for her at University to help her with her studies. Nadia finds it very difficult to read and understand TC award notices because they are not tailored toward her disabilities and learning difficulties. Nadia describes a time when she has to phone the helpline to get more information to understand her TC award notice:

> "I told him [worker]: "**I'm dyslexic and I don't understand numbers**". [Worker said] "**Get someone to read for you then**" or something like that. Something like: "**You should get** someone to read your post for you then" and then **he made me feel more thick than what I do feel, because I do feel thick often and it's a horrible feeling**. My brain doesn't see what it's supposed to [...] **It's embarrassing** isn't it? **I'm an adult, I'm not a little kid** […] It's **an awful feeling** […] **They [HMRC workers] need training. They don't know how to speak to people.** They [claimants] are not phoning to say: "Thanks for my tax credits". They're phoning to say that something's wrong. So **they [HMRC workers] have to be more sympathetic** […] **I don't understand why they're like that**. [They're] **assholes.** They just **don't give consideration** that you're phoning because you're [already] **upset**".
>
> <div align="right">(Nadia: Int. 11)</div>

The worker shows no compassion towards Nadia's inability to understand TC calculations. Nadia attempts to increase her cultural capital by asking for help, but the worker does not accept this responsibility and shifts it back to Nadia who is told to get help somewhere else. The worker speaks to Nadia in a condescending way, which affects her habitus by making her feel "embarrassed" and more "thick" than she already feels. Not giving help to claimants who have disabilities and learning difficulties reinforces stigma for claimants, as well as disempowering them.

Kara (Int 15) thinks HMRC workers are unhelpful, apply no discretion or flexibility toward claimants because they use computer scripts (inscription devices) which influence their behaviour towards her:

> "I've found them **not to be terribly helpful because of the script** they very much go by… You can tell because **they say exactly the same thing all the time**… But, you just think sometimes, **it would be nice if somebody actually listened and actually cared about you** [and] that you've got a problem. **They are like robots.**"
>
> (Kara: Int 15)

Kara's quote above suggests HMRC workers' actions toward claimants are based on pre-prepared scripts, which inhibit them from helping claimants whose problems are not included on the script. When workers are unable to help, they steer claimants away from their queries by asking them: "Is there anything else I can help you with?" (Caitlyn, Int 12). Their queries are dismissed, i.e., 'shut down' by workers, so much so, it leads claimants to describe workers as "robots", "machines" (Kara, Int 15), and "kids who are just there to answer the phone".

In contrast, some claimants do receive help from HMRC workers (Int 1; Int 6; Int 13) and have "straightforward" experiences (Rachel, Int 13). Rachel describes her experience when renewing her TC claim as: "Fine. Everyone [is] kind. Simple. You just go to the right place". Apparently, the "right place" deals with "straightforward" cases which usually relate to renewing TCs, instead of challenging TCs and overpayments. Workers' scripts are prepared for 'renewal' type conversations with claimants. If claimants want help with anything else, this does not 'fit' the script, and hence workers become unhelpful, patronising and pass claimants on to other expertise and locales.

Kara (Int 15) attempts a different way to get help from workers. Instead of using the helpline, she decides to write a letter:

> "I tend to **write what I feel and how this is affecting us** down [on paper] and send it to them. But then, **you get an automatic response**, **not a personal letter**. It's just a **generic letter** that will just cover anybody in that circumstance. So, if it's about an overpayment, it will be a **standard letter** about overpayments, and you think: "**You're not listening**". If they just listened! [My letters] would be explaining the situation and how it's affecting the family".

(Kara: Int 15)

Kara (Int 15) attempts to express her emotions in a letter. However, she receives the same unresponsive and unemotional response from HMRC workers. The letter is automated, general and not tailored towards Kara's specific needs. She describes HMRC letters as "automatic" – similar to describing helpline workers as "robots". Colin (Int 10) appeals against his tenant's £2,500 overpayment in writing and states his tenant has learning difficulties which means he is unable to understand and check his TC awards to avoid overpayments in future. He receives a response letter from HMRC which states his tenant did "not meet all of his responsibilities" and so will need to repay £2,500 overpayment, money his tenant can ill-afford to lose. The HMRC worker does not acknowledge his tenant's learning difficulties in the letter and does not consider that this can hinder him being able to "meet all of his responsibilities". Similar to Kara (Int 15), Colin receives a standard letter from HMRC, which does not consider a claimant's background, abilities and unique personal circumstances. Claimants' pleas for help in fear their "children will starve" (Kara, Int 15) are ignored by some workers, who do not express any compassion (Caitlyn, Int 12; Nadia Int 11) or "sympathy" (Elaine Int 8; Nadia, Int 11).

A Member of Parliament (MP) (Int 22) and a HMRC worker (Int 24) confirmed to me that HMRC letters are automatically produced by ICT. The MP receives HMRC letters which do not logically flow nor make sense because sentences are pulled from different parts of the ICT database. Using ICT to produce and distribute letters to claimants across the UK in bulk is a time and cost saving strategy adopted by HMRC and is part of NPM.

In sum, I highlight how 'not helping' claimants disempower them in the TC field. I show how this relational power manifests when claimants interact with several accounting technologies, i.e., HMRC workers and letters. HMRC workers are unhelpful because their work is based on pre-prepared computer scripts. In the same vain, HMRC letters are prepared by, and the

telephone helpline system operates from, an automated computer system (ICT), which is neither flexible nor responsive to individual claimant needs. Both claimants and HMRC workers are caught in a web of accounting technologies, which ultimately disempower claimants by reducing their cultural and dismiss (devalue) emotional capital in the field. In addition, I show how claimants' subjectivities are reconstructed based on their encounters with accounting technologies. Claimants learn to suppress their emotions; they learn to play according to the rules of the field in an attempt to get help from HMRC workers in order to increase their cultural capital to empower themselves in the field.

5.6 Proving yourself

This section examines the fourth and final type of relational power identified during encounters between claimants and HMRC workers. 'Proving yourself' refers to situations in which claimants must actively prove themselves to HMRC workers. Before encounters with HMRC workers, claimants already feel they will not be believed and take on the burden of having to prove themselves. The relational power exerted between HMRC workers (expertise), ICT, inscription devices, and claimants during their encounters maintain and legitimise this unequal power relationship between them.

Fiona (Int 7) works at a university in which she is responsible for helping students complete finance and bursary forms. She therefore has sufficient cultural capital to complete application forms. Her husband, Simon, describes her as a "perfectionist" when she completes forms. Given her experience, there is a low probability she will make mistakes. However, Fiona is "terrified" of completing TC forms. They make her feel "really guilty" and that she is "trying to pull the wool over [HMRC] eyes". She feels if she does "something wrong it can come back" on her. For Sally (Int 6), who also helps citizens complete forms at the local Council, completing TC forms mean "they [HMRC] have got that physical evidence that you've written it […] You've calculated it. You've given them that figure. So, if you've done it wrong, then it's on your head […] It's your fault". Sally also says that if she provides information verbally over the telephone she has "a little bit to come back on. [But] If you do it wrong on the forms, it's your fault". Similarly, Rachel (Int 13) and Tammy (Int 3) feel they must provide information "to the penny" on TC forms, i.e., it must be accurate. TC application forms (inscription devices) exert relational power by making claimants feel accountable, before and

during carrying out this task – more accountable than providing the same information verbally on the telephone (ICT).

Before claiming TCs, claimants believed HMRC workers were "people who were there to help you" (Clara, Int 1). But following their encounters with them, claimants feel they are being "policed" (Clara, Int 1; Anna, Int 9) by HMRC workers, who "watch what you're doing all the time" (Clara, Int 1). When Anna (Int 9) speaks to HMRC workers she thinks, "Oh god, what have I done wrong?" when she knows she "hasn't done anything wrong". Simon and Fiona (Int 7) feel HMRC workers are always "right" and they are always "wrong". Mathew (Int 10's tenant) automatically thinks "I've done something wrong" when he receives an overpayment notice, instead of thinking HMRC may have caused the overpayment. Claimants take it for granted that they have done something wrong with their TC claims from the outset.

So, why do claimants feel this way? Let us explore what happens when Janet and Cain (Int 4) provide information to a HMRC worker (expertise) on the telephone. At the end of the telephone conversation, the HMRC worker tells them "it's on the computer now [ICT]… It'll all be sorted out". But when they subsequently receive their TC award notice (inscription device) in the post, the award does not reflect the information they provided. They phoned the helpline to remedy this. They speak to a different HMRC worker and provide the information again. However, again they received a "duplicate letter" in the post. They phone several times again and again but receive "the same letters all the time [sigh] … different date, same letters". Janet and Cain (Int 4) feel they are "going around in circles". They feel HMRC workers "don't listen" and "haven't took a blind bit of notice on what you've said". Juliet (Int 14) stated that her husband is working away with the Royal Air Force (RAF) on her TC application form, but the award notice she receives "bared [*sic*] no resemblance" to what she had stated. It showed her husband was "in prison". Other claimants share similar stories: HMRC workers "incorrectly enter the figures" into the ICT system (Tammy, Int. 3) but place the blame on claimants (Mathew, Int 10's tenant and Int 4). Consequently, claimants feel "angry", "let down" (Janet and Cain) and "penalised" (Tammy, Int 3). Claimants feel this is "not fair" when they have "done nothing wrong" (Tammy). According to an MP (Int 22) and his caseworker (Int 21), most of the TC cases they deal with relate to incorrect information being inputted by HMRC workers: This is a common problem.

Kara (Int 15) tries to rectify an error caused by HMRC. She notifies the TC office that her son has reached 19-years of age in a letter. She knows his age makes her ineligible for TCs and asks that HMRC stop paying her TCs in fear of getting an overpayment. But despite writing several letters, HMRC continue to pay her with TC. This happens again to Kara when her youngest son reached 16-years of age and starts working. This time, Kara decides to phone the helpline:

> "They [HMRC workers] kept saying: "We'll put a stop on that [TC payments]" […] **It took about four months** for me to actually get them to stop it and all that time that money is going into my account. **I can't send it back**, so I just have to leave it there because I know full well, from the end of the year they'll say: "**You owe us**" […] around about £600. So quite a bit. […] That's got to stay there. Of course, **the temptation** is that… [I will spend the money]. You don't have a lot of money…. But you know full well that you'll be going, "**Why did I do that** [spend the money]**?**"
>
> (Kara: Int 15)

Kara's TC payments are incorrect for a period of four months. She knows she is being overpaid and would have to pay it back. Although she is desperate for money, she struggles to budget and not spend the overpayment she has in her bank account. Although the overpayment is not caused by Kara, HMRC places the responsibility onto her to pay it back, to budget and resist temptation to spend it.

These stories show how ICT calculates TC based on incorrect information and automatically produce inscription devices showing incorrect information to claimants, making claimants responsible for checking them and paying back overpayments caused by it. It also shows that although HMRC workers (expertise) reassure claimants that their information has been correctly received, expertise incorrectly input claimant information into the ICT system. ICT, inscription devices and expertise contribute toward maintaining relational power over claimants which explain why claimants feel "terrified" (Int 7) when providing information to HMRC because they are automatically made accountable by mistakes made by these accounting technologies. The relational power is so pervasive, it forces claimants to become self-responsible. In addition, claimants take their self-responsibility for granted because, on the one hand, claimants can decide to spend the overpayments on the basis they were not caused by them; but instead, claimants take on the responsibility not to spend the overpayments, struggle to budget around them, automatically accept responsibility to pay them back and not hold HMRC to account. In addition, claimants are made responsible for proving themselves to

HMRC workers for having provided correct information to HMRC workers. Doing so requires a lot of time, effort, knowledge and skills (cultural capital).

Moreover, 'proving yourself' is especially difficult for claimants who suffer from serious illness or have disabilities/learning difficulties. For example, Juliet (Int 14) is struggling for money when her husband is diagnosed with a brain tumour who, as a result, could not work and was hospitalised awaiting major brain surgery. Juliet wants to claim the additional disability element in her TC award based on her husband's illness. But she is told by a HMRC worker she has to send written proof of her husband's illness to the HMRC first, which has to come from the Benefits Office. The HMRC worker does not accept Juliet's verbal account of her husband's serious illness during a crucial and vulnerable time of immense pressure and stress. She also has four young children (aged 6 months, 3, 8 and 11 years) to care for as well as her sick husband. It takes Juliet several months to get written proof from the Benefits Office, during which time, she struggles to pay for Bed & Breakfast accommodation to stay close to her husband at the hospital, food for her children, and manage a busy household. She is at "crisis" point. She is desperate for financial help; but does not get help or compassion from HMRC workers. As her husband was an RAF officer, Juliet finds out she is eligible for financial support from the "Service Men Charity". This charity accepts her verbal account and immediately provides her with financial support. The charity requested written proof after a few months when Juliet's life becomes more settled. The charity workers empathise with Juliet's circumstances and help alleviate her financial hardship at a time she mostly needs it.

'Proving yourself' is a painful and drawn-out process for Juliet. This is not an isolated case. Consider Alison's (Int 2) case (discussed in Section 5.4), when she applies for TCs as a single person and HMRC decide she is not single and thus not eligible for TCs. The HMRC decided she is 'living with a partner' because she shares her house a male friend (because they both cannot afford to pay rent on their own). However, HMRC workers decide she is in a romantic relationship because they find a bank transfer between her and her housemate. The bank transfer is to reimburse her housemate for household costs that he had initially paid on her behalf. However, the HMRC treat the bank transfer as evidence that the two of them are in a romantic relationship with each other. According to an informal conversation I had with a HMRC worker, HMRC workers carry out "financial-ties tests" to decide if someone is single or not. Alison endures a period of three years appealing against this decision, which produces "monumental" amounts of paperwork, evidence, forms and procedures, and ends up at a

tribunal court hearing. This shows how romantic relationships are measured in economic rather than human forms, i.e., emotions, facilitated by accounting technologies.

As already mentioned in Section 5.5, Nadia (Int 11) suffers from dyslexia and Irlens Syndrome. She is unaware she is suffering from Irlens Syndrome until after she finds out about her overpayments. Her disabilities meant she is unable to read and process TC calculations and notices which means she was unaware overpayments were being paid to her for several years. Nadia finds out about her overpayment when she receives an overpayment notice demanding a repayment of over £4,000 (discussed in Chapter 4, Section 4.2). As part of my participatory research, I assist Nadia with her appeal against these overpayments. We base her appeal on the grounds of her disabilities. During this process, we find out that Nadia also suffers from dyspraxia too. Below is an extract from my field notes relating to Nadia's appeal case:

> The appeal process took three years and was still on-going at the time of writing. The whole appeal process meant we had to deal with a tremendous amount of HMRC letters, calculations, forms and memos of telephone conversations, all of which have filled two large and very heavy lever-arch files. We also had to get proof of her disabilities from her General Practitioner (GP), her Optician, staff from the disability unit at her university, recordings of her telephone conversations with workers since 2011. We also had to arrange for an Irlens Syndrome expert to assess Nadia and prepare a 12-page report explaining how Irlens Syndrome affects her. The cost of this was £350. The appeal has gone through Tier 1 and Tier 2 of the HMRC's appeal processes, a tribunal court hearing, and is now with the Adjudicator for review (field notes: 31 May 2018)

These stories demonstrate how the TC system operates in rigid and inhumane ways facilitated and maintained by accounting technologies. HMRC workers do not express compassion or apply discretion toward the pressures, stresses and demand on claimants' lives. Accounting technologies of the TC system assume claimants have the cultural capital to prove themselves in definite and tangible ways. But these stories show how claimants lack the necessary cultural capital (knowledge, skills, ability to make time and mental capacity) to prove themselves. Consequently, accounting technologies reduce claimants' economic capital which disempower them. In addition, these encounters force claimants to be self-responsible for finding ways of increasing their cultural capital to prove themselves and increase their economic capital to survive in the field. This is how relational power is exerted through accounting technologies.

The conversation below, narrated by Nadia (Int 11) captures how this relational power is enacted during her encounter with accounting technologies. Nadia (Int 11) describes her

experience when talking to a HMRC worker on the telephone. She wants to check that her TC award is correct. I have stylised this into the following exchange:

> Worker: "It's down on here [computer screen] that you've been working."
> Nadia: "I haven't been working."
> Worker: "Well, why does it say here that you're working?"
> Nadia: "I don't know."
> Worker: "The computer shows you have been claiming Jobseekers' Allowance (JSA)."
> Nadia: "But I haven't claimed JSA."
> Worker: "**You've lied to us.**"
> Nadia: "What the fuck are you talking about?"
> Worker: "**There's no need to speak to me like that Miss Jones**".

In addition to not believing her and accusing Nadia of lying, the HMRC worker reproaches her for her bad manners. Nadia describes the worker as "rude", "patronising" and "horrible" towards her. The HMRC worker continues to make Nadia accountable to him by questioning, challenging and reprimanding her. The HMRC worker does not question the information shown by ICT, nor does he check it with his manager, but he repeatedly questions the claimant instead.

In sum, this section demonstrates how 'proving yourself', as a type of relational power, reconstructs how claimants think and act (subjectification) facilitated through their interactions with accounting technologies, including inscription devices, ICT and expertise. Claimants are not believed by HMRC workers because they believe and value the information provided by ICT more than claimants. As a result, this reduces claimants' cultural and economic capital, ultimately disempowering them in the TC field. In addition, the relational power exerted through accounting technologies make claimants self-responsible for increasing their cultural and economic capital. Claimants are made self-responsible in several ways: (1) for checking and correcting TC awards and calculations which are incorrect due to HMRC errors; (2) for not spending overpayments and having to budget around them; (3) for repaying overpayments that are not caused by them; and (4) for proving themselves in rigid and abstract ways so that their information can be processed by accounting technologies. If claimants are successful at being self-responsible in these ways, they increase their cultural and economic capital and improve their position in the TC field. However, I demonstrate that it is far from obvious that all claimants are capable of being self-responsible at all times. The result is they are disempowered, making them feel "angry", "let down", victimised and treated unfairly.

In addition, I show that the working practices of HMRC workers are heavily influenced by accounting technologies: inscription devices (computer screens, scripts, written proof); centres of calculation and their rigid calculative processes; and ICT. These accounting technologies interfere with and dehumanise the relationship between claimants and HMRC workers and reinforce the unequal relational power between them. I further explore this issue in Chapter 6.

5.7 Discussion and conclusion

In this chapter I explore how claimants respond after finding out about their overpayments (discussed in Chapter 4). I demonstrate that claimants must 'make time' to deal with overpayments and TC when their time is already precious and taken up by significant other stresses and worries in their lives. When claimants make time to challenge overpayments, they engage with accounting technologies (ICT; centres of calculation; inscription devices; expertise; and locales) which (re)construct their subjectivities. I show how this relational power is exerted through these accounting technologies through everyday encounters in four distinct taken-for-granted ways. First, claimants are 'put on hold' by ICT, inscription devices and expertise. Second, claimants are 'passed on' by expertise and inscription devices. Third, expertise and inscription devices are 'not helping' claimants. Fourth, responsibility is placed on claimants for 'proving yourself' to accounting technologies.

All four of these practices are manifestations of relational power as they (re)construct individual subjectivities in terms of how claimants think and act. Claimants' subjectivities are (re)constructed not to utilise their emotions (anger and frustration), which goes against their human instincts and reduces their motivation and passion to challenge overpayments (reducing their emotional capital). Claimants' subjectivities are (re)constructed to become self-responsible for increasing their cultural capital, i.e., making time, proving themselves and understanding the processes and calculative practices of the TC system. When claimants are able to increase their cultural capital, they increase their economic capital and become successful in the TC field. However, claimants who are unable to become self-responsible end up losing cultural and economic capital, resulting in lowering their self-worth and disempowerment, and failure in the TC field.

Similar to Figure 4.6 (in Chapter 4), Figure 5.9 maps out the accounting technologies and actors with whom claimants interact during encounters which leads to either their success or failure

in the TC field. Relational power is maintained and exerted through these accounting technologies and (re)constructs and aligns claimants' thinking and acting toward the neoliberal doxa of the TC field.
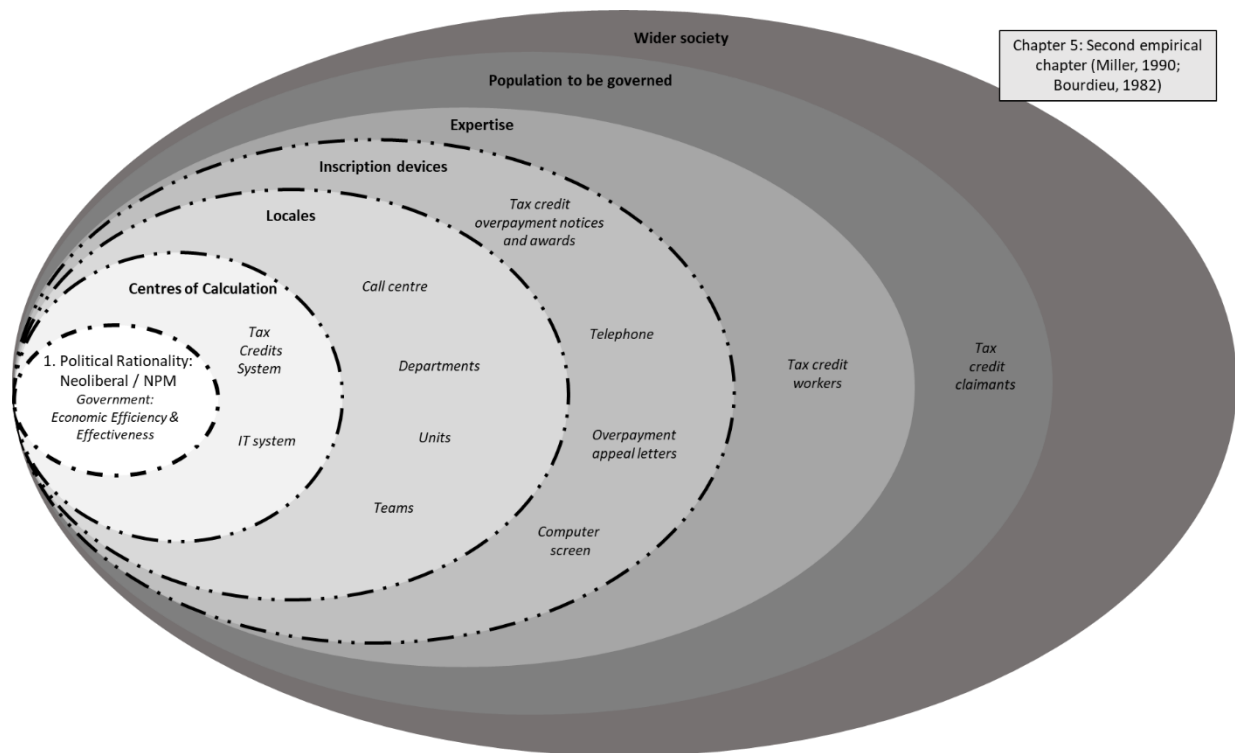
Figure 5.9: Mapping out accounting technologies and actors of the tax credits actor-network when tax credits claimants encounter HMRC workers

Crucially, despite purposively engaging with and targeting individuals who already lack economic and cultural capital, who are vulnerable and need to help and support, the TC field expects claimants to be proactive and capable of being successful neoliberal entrepreneurs. Of course, 'making time' to get things done is a truism: Everybody needs to make time to get things done, e.g., to raise children, work, or socialise with friends, in addition to dealing with their TC and financial affairs. However, I demonstrate in this chapter how the TC system *actively* maintains or even worsens existing structural disadvantage faced by claimants. Claimants are made responsible for finding ways of adapting towards the way accounting technologies operate in the TC field, not the other way around, without considering their backgrounds, situation, physical and mental capabilities.

Claimants who are unable to align their subjectivities in line with the neoliberal doxa of the TC field are labelled as 'lazy scroungers', feel stupid, inferior and undeserving of TC payments (as demonstrated in Chapter 4, Section 4.5). Figure 5.10 summarises this chapter's findings with

respect to what happens during everyday encounters between claimants and TC accounting technologies and how they influence claimants' subjectivities. Figure 5.10 also shows how my findings link to my findings in Chapter 4 and ultimately reinforce financial hardship, neoliberal discourse and stigma in the TC field.
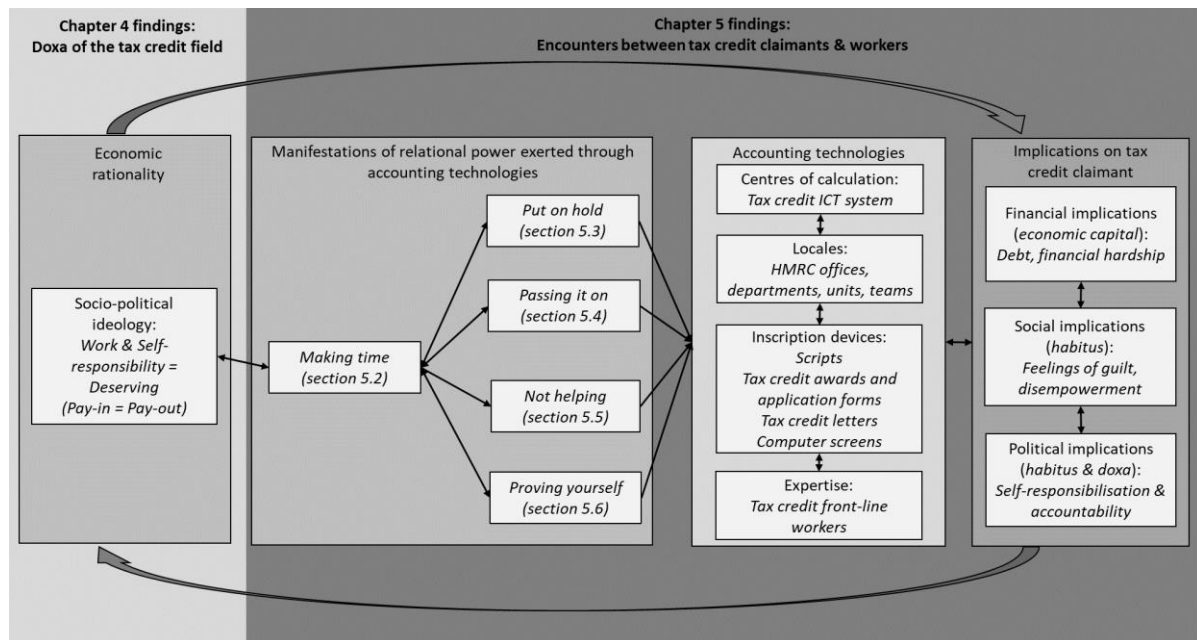
Figure 5.10: The relationship between tax credit workers and claimants
in reinforcing neoliberal discourse during encounters.

In addition, Chapter 5 shows how ICT plays a powerful role in these encounters. ICT controls how much information is provided to HMRC workers and to claimants via letters and notices. Thus, ICT is a potent linchpin in the actor-network, as it holds more cultural capital and controls its distribution and the way it is provided. Furthermore, the design and operation of ICT assumes claimants have adequate time, do not live busy and stressful lives, do not get ill, hold sufficient cultural capital to understand TCs and overpayments, and do not suffer from disabilities or learning difficulties. When in fact ICT is unresponsive and does not adapt to claimants' changing human needs and individual circumstances. As such, ICT inhibits the emergence of mutual, respectful, trusting and more humane relationships between HMRC workers and claimants. This makes it harder for claimants to empower themselves and improve their position in the TC field.

Chapter 5 also raises important questions about how the TC system operates and is experienced by workers who also interact with ICT. In Chapter 6, I examine the experiences of HMRC workers in the workplace and how they deal with ICT and encounters with claimants. Chapter 6 thus provides a deeper understanding of why and how HMRC workers interact with claimants in the ways identified in this chapter.

Chapter 6: Administering tax credits at the tax office

RQ: How do HMRC frontline workers administer tax credits?

6.1 Introduction

One of the main findings in Chapter 5 was that information and communication technology (ICT) exert relational power and sustains unequal relationships between claimants and TC frontline workers (HMRC workers) during their encounters. ICT makes it harder for claimants to question and challenge their overpayments and get information, help and compassion from HMRC workers. ICT is a potent linchpin within the TC actor-network, capable of sanctioning and disciplining claimants through its automatic calculative practices and by withholding information from them. These findings raise questions as to how and why ICT influences the practices of HMRC workers.

I address these questions in this chapter by examining the everyday practices of HMRC workers. I examine what it is like to work in a HMRC office, the struggles and pressures faced by HMRC workers and the coping mechanisms they adopt. The data is mainly derived from four interviewees: Anna (Int 16), who currently works in a TC department; Dylan (Int. 17) and Claire (Int. 18), who are both ex-Inspector of Taxes; and Julie (Int 24), who has worked in several areas of TCs. Other data include my ethnographic field notes and experiences during tax-related events.

I find that accounting technologies exert relational power upon HMRC workers, so much so they (re)construct HMRC workers' subjectivities (thoughts and actions) according to the doxa of the tax office, which is underpinned by New Public Management (NPM) (I discuss this in

Section 6.2). I evidence how accounting technologies facilitate NPM and neoliberal discourse in the workplace and everyday practices of HMRC workers. They have become so deeply ingrained in routine procedures and normalised to such an extent that HMRC workers do not realise the impact of the practices on TC claimants. Section 6.2 (entitled 'frog in the pan') helps to understand and contextualise Sections 6.3 to 6.5, which identify three main manifestations of relational power which operationalise NPM and neoliberal discourse in the HMRC workplace.

I entitle each of the three manifestations of relational power according to my analytical codes, using the same words with which HMRC workers described them (Section 6.2 is also entitled in the same way). First, I examine 'shifting sands', which refers to the frequent (re)allocation and (re)categorisation of HMRC workers into different isolating locales (Section 6.3). Second, I explore 'going paperless' which refers to the increased use of ICT in the workplace and how it takes over calculative practices, and withholds information, from HMRC workers (Section 6.4). Third, I analyse 'meeting targets' in terms of how HMRC's performance management system (PMS) operates as a centre of calculation which constantly and closely surveys, assesses and sanctions HMRC workers and its effects on HMRC workers (Section 6.5). I then provide an overall discussion and concluding remarks (Section 6.6) to explain how all three manifestations of relational power are exerted through accounting technologies and (re)construct the role and subjectivities of HMRC workers by taking away their autonomy and discretion and turning them into 'screen level bureaucrats' (Bovens and Zouridis, 2002). As a result, accounting technologies dehumanise, disembody and disempower HMRC workers, making TC administration less efficient and less effective. The findings in this chapter, help explain the experiences of claimants during their encounters with HMRC workers (in Chapters 5 and 7) and the outcomes of these (Chapter 4).

6.2 Frog in the pan

In this section, I examine workplace changes as experienced by HMRC workers since the 1980s. The findings in this section contextualise my data analysis and discussions in the sections which follow. Dylan (Int 17) describes these changes as 'frog in the pan'. This analogy is based on the premise that when a frog is placed in a hot pan, it will jump out; but if a frog is placed in a cold pan which slowly warms up, the frog does not perceive any danger until it is too late to jump out: the pan gets too hot and the frog dies. I find the HMRC's workplace

environment changes from a Keynesian value system in which the state invested in, and was responsible for, the welfare of citizens, to a neoliberal-based value system in which the government shifts responsibility of welfare onto citizens and aligns public services with free market mechanisms which focusses on efficiency and effectiveness.

Dylan (Int 17) started his career at the Inland Revenue as a clerk. After several promotions, he ends up working as a Tax Inspector for over fifteen years. The tax authority was known as The Inland Revenue before it merged with Her Majesty's Customs and Excise in April 2005, from which point they both became known as Her Majesty's Revenue and Customs (HMRC). Dylan has experienced working in the former Inland Revenue, the merging of the Inland Revenue with Her Majesty's Customs and Excise (HMCE) and working for HMRC over the course of his employment. Dylan describes his role and working environment at the former Inland Revenue:

> "We were **there to help** you not pay too much [tax] and **that was all the way through our clerical training**. It was on the front of every manual there that you read […] Their [workers'] **obligation to the public was [on] the front page of every paper manual**, they were there to make sure that people paid the right tax […] You weren't there to collect the most [tax], **you were there to inform them** of their rights as well as their obligations […] You'd have Accounts Investigating, Inspectors, Inspector in Charge, and loads of clerical **staff to help them** [citizens] in one building, doing all the functions for whatever the Inland Revenue dealt with […] **All in one building** […] We were above the laundrette, in the job centre. Very much **part of the town** on the outskirts. Just a two-minute walk to the shops. Very much **part of the community**. I felt **everybody was pretty local** […] You found **everybody knew everybody** else […] Virtually everyone was **local**. You were **dealing with the community** […] You would have **good relationships** […] So if something was wrong you just got down and sorted it […] You'd have **characters** coming in […] They'd come in drunk on the Friday afternoon […] and what you do then is **you put the sweetest smallest girl on the counter**. If you put a bloke on, **they get stroppy** […] **but they daren't get aggressive [with a girl].** The panic button was still there [and] we were still around. But **the way to diffuse it was so that it never escalated** … It tended to work. […] They [HMRC] went to single enquiry points where it was just a desk and open and comfy chairs with no protection at all for anybody there. That was the way to **open up to the public**. The counter was getting in the way […] So the old counters went […] to: "Here's **a friend**. Come in and **let's have a chat**" […] [Working out] the tax is the fun part [and] **working with the tax payer**. Although they're a pain in the neck, **you're meant to have confrontation and manage that with the tax payer** […] For the people who are just confused **let's just try and get you straight** and get you out of the system […] There were these nice ladies [workers] on the counter. **They were there to help you** [citizens]." (Emphasis added[20]).

<div align="right">(Dylan: Int. 17)</div>

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[20] I emphasise key words and sentences in quotes using **bold** font-style throughout this chapter.

Dylan's habitus is based on his training and experience working in the former Inland Revenue office. He is able to help citizens, work with them, and deal with conflict and confrontation. He and his colleagues are able to anticipate and plan for potential confrontations in advance, thus avoiding any problems. He works 'locally' where "everybody knew everybody". So much so, Dylan knows the personalities of the citizens who would visit the offices and when they would visit. He feels he and his colleagues are "part of the community" and able to work 'with' citizens. Physical face-to-face encounters with citizens means he is able to gauge citizens' moods and emotions. Through these humanised experiences and embodied forms of communication, HMRC workers are able to help and collaborate with citizens.

The Inland Revenue (together with the Benefits Office) merged with HMCE on 18 April 2005, forming Her Majesty's Revenue and Customs (HMRC) as part of a large-scale public service reform in the name of efficiency (Shah, et al., 2010). These reforms emerged as a result of New Public Management (NPM) introduced under the leadership of the UK Prime Minister, Margaret Thatcher in the 1980s. Thatcher's government made radical changes to public services, resulting in privatisation, significant job cuts and a greater business-based focus on efficiency and effectiveness (Sampson, 1982, pp. 174-175). Performance-related pay began in public services in December 1984, and in February 1988 a new approach of targets and personal responsibility of performance were introduced. NPM and neoliberal discourse have continued to transform public services ever since, including the creation of HMRC under the New Labour government in 2005. This NPM-based reform was "intended to provide a world class tax system, with improvements to customer service and compliance costs through coherent policy advice and service planning, customer education and advice, processes and systems" (Spending Review, 12 July 2004, p. 165).

As a result, HMRC workers are under immense pressure to be efficient and productive. HMRC workers are constantly surveyed and sanctioned by managers and PMS. Contrary to the values of the former Inland Revenue office, as described by Dylan earlier, workers are no longer able to use manuals, make their own decisions, be helpful toward, and have meaningful conversations with, citizens. Dylan describes how his role and working environment changed in this context:

"You'd have monthly post **counts**. You'd have to **count** your post every month […] I got told off for not hiding mine when we got an inspection. I just left it in the box […] With this employer [manager]: "Well, you should've got rid of it" […] At certain times of the month **things mattered and got counted** […] **You find a way of getting rid of your post.** One way is actually working it through and filling in the forms and sending it to the right place or whatever. The other one is **tearing it up and putting it in the confidential waste.** The other one is you just sit on it and **send it back somewhere** where you think 'they'll send it back in the end'. [This is] where you send it somewhere plausible and then they'd spend three weeks realising it's not [for] them and send it back. They did that at management level as well. The [Peris[21]] project was a great success where they took post from places where they had sent them to a remote office to be dealt with. Either they went to [Peris] or from [Peris]. But it just so happened that the van that was on the road at the time of the post count **just disappeared**. It was just **on nobody's desk to count**. So, it didn't appear on a form anywhere. It's **a way of managing the system** without actually clearing the post […] The simple answer was: "**Just tear it up and put it in the confidentiality waste sack, and if people think it's that important then they'll just write in again.**" That was one method of doing it. Except, when I was in the training office there was one inspector and he had done… he'd just **thrown loads of sacks of post in the [River]** and got demoted for that. He ended up running the print unit for the training team. There was one day where two of us were meant to stay behind and go through the confidential waste sack and put all the post back together under the suspicion that somebody had just been tearing up the post […] Because **the pressure was just to get it cleared**."

(Dylan: Int. 17)

Dylan is under immense pressure to be more efficient and productive. Governing of and accounting for workers via numbers leads Dylan to adopt gaming techniques as a way of coping at work. This means 'passing on' citizen[22] information to other departments, losing or even deliberately disposing information. These gaming techniques have significant impact on citizens, as they lead to delays in processing their cases, ultimately prolonging and worsening financial hardship for citizens. These findings begin to show a link to and deepen understanding of my findings in Chapters 4 and 5. However, they also reveal that these changes have a huge impact on HMRC workers too, as Dylan explains:

"On the one hand **you've got an obligation to the tax payer** to make sure they're paying the right amount [of tax] and **getting it right,** and then the others would say: "No, we want this [cases] shifting" […] That'll be the **management**, that'll be **from the top** […] which **I was uncomfortable** with […] I **dreaded going in most days**. **I didn't dare take any time off** because I found I was **working longer and longer hours and getting less and less done**, thinking that I have to get this sorted, I've got to do it, but **wound up in such a state** that you **weren't actually achieving anything** and I left fairly

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[21] 'Peris' replaces the actual title of the project to anonymise the area.
[22] I refer to citizens in this context, instead of claimants, because Dylan dealt with a mixture of taxpayers which may or may not have included TC claimants.

> quickly […] It was a feeling that **I was responsible for this pile and I've got to get it shifted** nobody else would. And in that centre **that really mattered**".
>
> <div align="right">(Dylan: Int. 17)</div>

Dylan has difficulty coping with the changes in his role and working environment. This is because his habitus is constructed according to the *doxa* of the old Inland Revenue office, in which he feels he had a responsibility to help citizens. However, the *doxa* within HMRC makes it difficult for him to act on his habitus, forcing him to redirect his focus to processing cases quickly instead. Helping and spending time with citizens are no longer valued in the workplace. Working efficiently becomes more important, and Dylan ends up "dreading" going to work and describes his role as "soul destroying".

Dylan's story also demonstrates that managers do not acknowledge the pressures HMRC workers are under. They do not offer any sympathy or leniency toward HMRC workers who are genuinely struggling at work. This has a huge impact on how HMRC workers feel. Anna (Int 16) is also a PCS (Trade Union) representative at her workplace. She tells me the "morale is not great": workers feel "terrible", "weakened" and feel "pressure" by management. Similarly to Dylan, Claire (Int 18) has also worked in the tax office for over fifteen years. She wanted to work for the tax office because she wanted to "help people". Her feelings were reinforced when she was inspired by one of her managers who went out of his way to help citizens and colleagues. She describes this manager as "one of the nice mangers". However, this manager later committed suicide because he could not cope with the changes in the workplace, in which he received "no support" from management which caused "stress at work". Claire describes managers as male "big bastards", "unpleasant" and "self-interested". She describes her workplace as a space where the "winner takes it all" and associates it with "hunger games"[23]. Claire's job is "stressful". She tells me a story about a colleague who is suffering from terminal cancer and wants to retire early and needed to draw from her work pension to afford early retirement. However, management did not support her, which meant she did not get her pension early and she died within three weeks after the decision. Claire's other colleague is due a promotion, but when she returns from maternity leave, she is told by management she cannot get a promotion because her record does not show any recent work performance activity.

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[23] The Hunger Games describes a place where poor and deprived individuals are selected and forced to participate in a televised death match called 'The Hunger Games' to survive (based on novels written by Suzanne Collins).

Anna (Int 16) (who also worked for the former Inland Revenue and continues to work for HMRC) tries to fight back against HMRC management by raising her concerns at a whiteboard management meeting. This is triggered when one of her colleagues proudly tells the manager and the rest of the staff that he has calculated and charged a £15,000 overpayment to a claimant (whiteboard meetings are discussed in more detail in Section 6.5). The worker boasts about this because it means he has achieved his performance targets and will be rewarded by management. In contrast, Anna feels the overpayment would cause extreme financial hardship for a claimant. However, her concerns are dismissed by the manager when she is told she needs to "get used to [it]". These stories demonstrate how HMRC workers' subjectivities (thoughts and actions) are (re)constructed and aligned with the (changing) *doxa* of the tax office if they are to succeed in the field. They show how HMRC workers must make value judgments and adapt their subjectivities if they are to succeed in the workplace, which means they have to learn to supress their emotions, compassion and morals toward helping citizens. This means they have to redirect their responsibilities from helping citizens towards their own productivity and efficiency at work instead. Workers who are unable to (re)construct their subjectivities end up getting stressed, ill and ultimately feel as failures in the workplace.

To conclude, Section 6.2 illustrates some of the changes which have occurred in the tax office over a period of nearly forty years, from the 1980s to 2017. The former Inland Revenue was situated in the civic field in which the *doxa* encourages workers to apply discretion towards helping, assessing and confronting citizens in a service-oriented manner. However, NPM reforms, underpinned by neoliberal discourse, change and align the *doxa of* the tax office, forcing HMRC workers to redirect their discretion towards performance management to avoid losing their jobs, getting stressed and ill. Relational power is exerted through accounting technologies of the PMS with which HMRC workers engage. So much so, PMS render HMRC workers less helpful and less emotional toward citizens and other colleagues. As discussed at the beginning of Section 6.2, Dylan uses the analogy 'frog in the pan' to explain how the culture of the tax office has changed over time, in taken-for-granted ways. Claire (Int 18) likens these changes to 'sitting on a ship' which slowly turns direction unbeknown to its crew. Both analogies describe the incapability of HMRC workers of detecting and reacting to severe gradual changes in the workplace, changes that lead to serious, and sometimes fatal, consequences for some HMRC workers. These stories raise the question: How do these changes manifest in unnoticeable ways in the workplace and what facilitates these changes?

Sections 6.3, 6.4 and 6.5 identify and examine three main manifestations of relational power which are exerted through accounting technologies and operationalise NPM and neoliberal discourse in the tax office. The relational power exerted through accounting technologies is so pervasive that they (re)construct the role, subjectivities (thinking and actions) of HMRC workers along the lines discussed in Section 6.2.

6.3 Shifting sands

Julie (Int 24) uses the analogy of 'shifting sands' to describe how work practices in her workplace were changing so often that they became unmanageable and difficult for HMRC workers to grasp and deal with. This was a common theme in all my interviews with HMRC workers, as Julie describes:

> "People who just **get moved around a lot** seemingly because the roles they find themselves doing **change a lot.** There's **a lot of change inside HMRC constantly**. Certainly, **a lot of change** in the tax credits world; and so, if you're working in complaints or appeals or support roles, or you're a PA for a manager, there's a chance **you're going to move round quite a lot** because **those sorts of things change a lot** […] I think because it's the civil service, HMRC is quite a protective department. So, because it's being protected, it's **got to prove itself as efficient** as humanly possible. So, they set about **a system of change** to try and make the vast majority of staff **flexible and adaptable** to cover whatever priorities HMRC are called on to do. So, if the focus turns to collecting more tax then there will be a change for more people working on income tax compliance. There's also **a change** to get more of the population interacting digitally, so there's a **big change** to back-office processing to dealing digitally with everybody. There's also a move to improve customer services at the same time, so **everything's on kind of shifting sand** and it's partly due to changes in digital revolution and stuff like that."

(Julie: Int 24)

Julie frequently uses the words "change", "move", and "adaptable" in the above quote and throughout the interview. She uses the analogy "shifting sand" because changes to her workplace, underpinned by NPM, were constant, resulting in a highly unstable and insecure working environment. HMRC's increased focus on efficiency means HMRC workers have to constantly move from one department to another. It is so frequent, it becomes normalised. This is seen in Julie's quote above when she says, "those sorts of things change a lot" and justifies it in the name of efficiency and accountability. However, constant reallocation of HMRC workers means they do not get opportunities to develop cultural and social capital in the workplace. As Claire (Int 18) explains:

"If you had a problem with PAYE or corporate tax, **everything was in the building** in Town A [where I worked] and if you got through to the wrong person, **you would know the person that you needed to speak to**. Now you've got these massive offices, and **nobody knows each other. There's no cooperation**. They **don't even know** who they are. You've got management **not knowing who management are**. One group of management thinking that they're doing certain work and then finding out that another group of management are also doing that […] **It used to be a group of people that treated each other with respect and behave professionally.** I didn't know a single Inspector that didn't **work thoroughly and decently** […] It's gone from small district offices to area offices. It's then gone into these much larger buildings. So, **you've got teams. Nobody knows who they're working with or for.** There's **no firm directory**. There's a personal directory; so, if you know someone's name you can find out where they are. But of course, if you don't know who they're working for… **it's a nightmare"**.

(Claire: Int 18)

Claire's former workplace is characterised by the co-existence of workers from all levels and expertise, which lead to them being able to help each other quickly and efficiently. However, the continuous reallocation of HMRC workers reduces Claire's social capital, which means she cannot obtain cultural capital (information) from her colleagues, which consequently disempowers her. Dylan (Int 17) has similar experiences: "No one knew who was managing what, or you couldn't work out who it was. There was nowhere central where you could find out". Dylan compares his workplace before and after the restructuring of the tax authority in 2005:

"You [HMRC workers] **pat each other on the stairs**. You **shared a kitchen**. Only one set of toilets. You'd **bump into each other naturally** […] The problem with the separation [restructure] was […] there was **no senior common room**. […] Twelve floors and **everybody's in little pockets** […] We **weren't meant to talk to each other** […] In the old days, it would have been so easy to sort out [a problem] through **informal networks with people. You'd know somebody** in some office somewhere […] Once they regimented it all and they started merging [with Customs and Excise] […] that all got lost […] I'd always been able to do [PAYE] coding. Some of the coding is a bit complex but I can do it in my head, so I'd always have that function, and **that got taken off [me]** […] But then, you try and get the people who should be doing it and **you couldn't find them. We lost that** as well. **You can't speak to the people** […] **you wouldn't be able to find one individual** who's responsible for doing this. At least the thing with the [old] local office was […] **you knew who was responsible** for getting it done and you could hazard a good guess as to who would do it. The internal telephone directory was such that **you could actually track them** [workers] down quite easily but that just went. You didn't know which team did what and even if there was people who were supposed to do it [they'd say] "Well **I haven't got the computer function to do it,** or they've sent the files down to, or..." […] You found people [colleagues] would say: "Well, I'd love to help, but **I've lost all my access to that. I can't get into that anymore"** or "it's got to go through this other process" […] It was just getting more and more **frustrating** […] **I've always pride myself** on that cause I knew how it worked but **I can't be bothered** getting around this […] **That's one of the reasons why I left**

> **in the end,** because I was just falling apart, because **I always pride myself** on whatever the problem was as **I knew where to go, to get somebody to sort it out."**
>
> <div align="right">(Dylan: Int. 17)</div>

HMRC workers used to "bump into each other naturally", talk in the "shared … kitchen", "pat each other" on the back, "knew who was responsible" and "knew where to go … to sort it out". However, the restructuring of the tax office, in the name of efficiency, means that HMRC workers are no longer able to interact with each other and consequently they lose social and cultural capital. In fact, so many different departments and teams were created that the references, which were used and shown on HMRC letters "ran over two bloody lines" (Claire, Int 18). These are evident in HMRC letters sent to claimants (see Figures 5.1 to 5.8, Chapter 5). These references are so long that HMRC's ICT system could not process them because the reference number exceeded the allowed number of characters that the software could accept. This means some letters did not show the correct reference number making it "literally impossible" for workers to do their job.

According to Claire (Int 18), "the guys that were dealing with the post, never spoke to the guys who managed the people writing letters [about this problem] who would have spotted it. They don't talk to each other". Claire recalls one of her colleagues being off work due to illness who had left a taxpayer's caseload on their desk for over a week. This is a security breach and causes delays for the taxpayer's case to be processed. But no-one in the office notices this problem because the manager works in a different town, was also off sick, and their senior manager worked in a different tax office in Northern Ireland. According to Claire, HMRC has too many managers and management levels and is "too chaotic" for problems to be identified and resolved. Constantly moving workers and isolating them from each other in several different locales (i.e., departments, units and teams) in the name of efficiency reduces their social and cultural capital and diminishes their pride and self-worth in the workplace. Consequently, workers become disempowered and less effective at work.

Apart from isolating HMRC workers from each other, they are also isolated from information they previously had access to. Early in her career, Anna (Int 16) deals with the same claimant every year and has access to the claimant's whole application form. Anna has "ownership" of the claim and the authority "to make a decision" about that claim. Julie (Int 24) also has access to a whole application form and associated documents (e.g., payslips etc.). Having access to all the information helps her work out if the information seems incorrect or incomplete, and thus

this increases Julie's cultural capital (knowledge, skills and information) which empowers her. However, the restructuring of the tax authority, led to "twenty people [HMRC workers] dealing with one case, which is frustrating I presume for the customer" (Anna, Int 16). Anna gets "a work list, it's called FROP, which is an operating procedure. Basically, it's a sheet of paper where you try and find out if you've followed all the procedures for that particular task that you might be on". In other words, HMRC workers' practices are dictated and controlled by pre-determined worklists which instruct them on what to do and in which order (I further examine this in Section 6.4, 'going paperless').

This 'piecemeal factory' approach to processing claimant information not only takes place in the TC department, but across HMRC, as Dylan (Int 17) explains when referring to self-assessment income tax returns:

> "It went to a process where somebody just did page 1 [of the tax return]. Somebody else did page 2. Somebody did page 3. You're given this [tax avoidance] reference number that you've got to put on, but actually that doesn't contribute to the calculation of tax, so **we're going to miss that off and save 6 seconds** to process it. But then, when the avoidance people [HMRC workers] were on [the return] and would issue these notices [to taxpayers], they'd say: "You failed to disclose this [reference number]. Here's the **penalty**". So, hundreds of millions [of notices] went [out] because they weren't capturing these DOTAS reference numbers at the processing stage and that's when **you realise this whole thing has become disconnected** […] They were trying to find **efficiencies** along the way. […] For the processing of the tax returns [they said] "Right, we're going to make it into a **factory process**" […] Somebody does page 1, then it goes into a box and somebody does page 2. **Nobody does the whole tax return** […] They **divorced processing totally separate from the department** […] **All they were concerned about was how quickly can we process** a tax [return] and if you multiply 6 seconds across 100,000, **how many man-hours have we saved?** […] What they were doing was **totally divorced from everywhere else** and equally on the technical side you found that you were **separated from the rest of the system** […] All of a sudden **you realise this isn't working** […] **Things were done in isolation".**

> (Dylan: Int.17)

The restructuring of the tax authority led to HMRC workers moving from local self-contained tax offices, which held an abundance of cultural and social capital, to large regional offices which isolated them from cultural and social capital. HMRC workers lose access to citizen information, which is broken into separate pieces and scattered across different locales (units, groups and departments). Inscription devices (application forms) are processed from an assembly production line organised according to different geographical areas. This is how relational power is exerted through accounting technologies, i.e., locales, inscription devices

and different expertise, which transforme HMRC workers and claimants into mass standardised production units, all "to find efficiencies along the way" and save "6 seconds off the processing time" (Dylan, Int 17).

This also demonstrates how NPM has profoundly restructured the doxa of the TC field and as a result has dehumanised and disembodied the roles of and relationships between HMRC workers and claimants. Consider how Anna (Int 16) deals with a claimant on the telephone. The claimant was "on rock bottom" desperately seeking help with her £3,000 overpayment. Although Anna wants to help the claimant, she is unable to do so because another department has access to the necessary information. Anna has to tell the claimant: "I'm really sorry you've been overpaid, but you need to ring this number" […] It's a different department […] We don't do that" (see the effects of 'passing on' claimants in Section 5.4, Chapter 5).

According to all the HMRC workers interviewed, the TC system would be more efficient, effective and responsive to citizens' needs, if HMRC workers could deal with the same claimant and had access to whole claim forms and information. As Julie (Int. 24) explains:

> "You **see the whole story**, at the start **you are responsible for that claimant** […] The claimant will get a **better service because they're only ever going to deal with one person.** They just get one letter or one phone call from somebody asking them all the questions they need to ask in one go. **They know who is dealing with their claim** […] I think the officials themselves would get a **greater sense of satisfaction**. You **can relate more. You've processed something that results in an outcome. I think it's a better service**".
>
> (Julie: Int 24)

At present, neither claimants nor HMRC workers know who is dealing with which part of a claimant's claim form. This is further exasperated when HMRC outsource some of their work to private companies. For example, private debt collectors that collect outstanding overpayments from claimants on behalf of the HMRC (Anna, Int 16). This is another manifestation of NPM: shifting parts of public services to private businesses. HMRC workers are not able to work together, share knowledge, support and information about citizens. Moreover, no single HMRC worker has complete control and responsibility for a whole claimant's claim. All this information is held and managed by ICT. This means there is no accountability when things go wrong. Efficiency takes precedence over effectiveness. This ultimately reduces HMRC workers' cultural and social capital, disempowering them and makes

them feel dissatisfied and unfulfilled at work. More broadly, this helps make sense of the practices of relational power and their impacts demonstrated in Chapters 4, 5 and 7: claimants 'not getting help', being 'passed on', patronised and treated in dehumanising ways, so that they end up "going around in circles" (Int 4), and held responsible for overpayments and helping themselves.

In addition, the increase in the number of locales (units, groups and departments) lead to increased management and surveillance of HMRC workers because each locale had a manager(s). Dylan (Int 17) and Claire (Int 18) experienced an increase of regimenting HMRC workers since the 1980s, when more levels of management were introduced. Each level is categorised in letters and numbers: E1 is the "bottom of the pile" management, followed by "E2, D, C2, C1, B2, B1", each representing the hierarchical management order, e.g., Category D managers would manage "all the Es" (Claire, Int 18). HMRC workers and managers refer to themselves as "Es" or "Ds" instead of their personal names (Claire, Int 18). Managers walk around and persecute HMRC workers for having any personal items on their desks, or opening office windows without having had appropriate training (Claire, Int 18). Opening windows can relieve workers from uncomfortable office room temperatures; and personal objects can relieve workers from stress and foster social interactions within the workplace. However, management reconstruct the doxa of the tax office, dismissing basic human needs of HMRC workers. Claire (Int 18) describes her workplace environment as "horrible and hostile" in which HMRC workers had to compete against each other to succeed (this is examined further in Section 6.5; see also reference to "hunger games" in Section 6.2).

Interestingly, Julie (Int 24) is relocated several times within HMRC which means she experiences different roles. One of her roles entails working in a TC complaints department. She admits this role is "stressful" and "intense" because she is "constantly dealing with things that have gone wrong and people [claimants] who are distressed and unhappy". However, she "did enjoy the satisfaction of being quite good at handling it". Working in the complaints department means Julie (Int 24) can "see things from the claimants' point of view a lot more than if you were just processing the claims all the time". Julie deals with claimants on the phone, but in contrast to TC helpline workers, she is able to "let them talk". She listens to claimants and is able to "probe the purpose of the phone call". This makes Julie "feel important" and have "more responsibility" on the claimant's case. Julie and her colleagues work in a department which is "slightly apart from the mainstream of the TC office" where

they "all cared passionately about getting the right answer" for claimants. They "liaise" and have "internal discussions" with their managers to discuss cases. Notice the difference between Julie's positive job satisfaction and high staff morale in her department in contrast to that described by other HMRC workers examined so far. For instance, Claire (Int 18) says "it became impossible to carry on [working]. The pay was very good, and the pension was excellent, but the conditions of work were ridiculous". Anna (Int 16), Dylan (Int 17) and Claire (Int 18) have low job satisfaction because they have lost autonomy, responsibility and are unable to exercise discretion for making decisions on citizen cases. However, Julie who has more job satisfaction is able to exercise autonomy, discretion and collaborate with her managers in the workplace.

In this section, I highlight the 'shifting sands' of the tax office over time and how this is experienced by HMRC workers. Workers' roles and practices frequently change, so much so their work becomes unmanageable and difficult. I show how accounting technologies facilitate these changes and exert relational power which disempower HMRC workers. Several accounting technologies (locales, expertise, ICT and inscription devices) significantly reduce HMRC workers' cultural and social capital in the workplace. Accounting technologies also (re)construct HMRC workers' subjectivities, as well as their relationships with claimants and colleagues, by reshaping them to think and act in inhumane, distant and disembodied ways. Ultimately, together with my findings in Chapters 4 and 5, I demonstrate how accounting technologies make HMRC less effective at work. Section 6.4 examines how the increased use of ICT, in the name of efficiency as part of NPM, further dehumanise and disempower HMRC workers in the workplace.

6.4 Going paperless

'Going paperless' are the words used by Anna (Int 16) to describe the increase in digitisation in her workplace. In this section I analyse how digitisation (ICT) dehumanises and disembodies claimant information into coded and digitised forms, and how ICT reconstruct HMRC workers' subjectivities and practices and their consequences for claimants.

Anna (Int 16) and Dylan (Int 17) dealt with paper-based information in the old tax office (the Inland Revenue); paperwork that had been touched and completed directly by citizens. Anna feels they gave her "a connection with the customer" because she is able to touch, smell and

see papers that had been used by claimants. She is able to see their mistakes, additional information provided in short notes written on the side of forms, written in the citizen's own words. Dylan used "comm. cards" which show all relevant information about a citizen all on one document. Dylan "could tell by how battered it [comm. card] was" to assess how complex a citizen's life was. "Comm. cards" showed a citizen's "history at a glance [and] if there was a problem you could see what had gone wrong, or you knew where to look" because it was all on one document.

However, when HMRC became paperless, documents were scanned into the ICT system as they came through the post. Citizens would also enter information directly into the ICT system via on-line services. Letters and notices are no longer written by HMRC workers, but instead "the vast majority of post is generated through computers" (Claire, Int 18). HMRC letters are created by ICT by pulling together words and sentences from different databases (Member of Parliament, Int 21). This "saw the end of us [HMRC workers] receiving forms and us moving to a worklist system" (Anna, Int 16) and "notes function" (Dylan, Int 17) on the computer. The increased use of ICT meant workers could no longer see hand-written mistakes, additional information provided by citizens, or well-used paperwork, to help them assess the complexity of a citizen's affairs based on their human senses and instinct. ICT reduces HMRC workers' cultural capital in this sense. HMRC workers have to make decisions based on pre-determined calculative algorithms provided to them by ICT on a computer screen, and pre-selected and limited pieces of information.

Moreover, Anna and Dylan had conversations with citizens to assess whether the information "sounds right" and to "gauge whether somebody's not totally being honest" (Anna, Int 16) with them. When talking to claimants, Anna is "patient and [left] them with space so that if there's anything they want to tell, then they will". In this space, claimants are able to provide information in their own words to HMRC workers, and HMRC workers are able to exercise their human senses and instincts, experience, timing and tone of voice to work out whether claimants are providing honest information. However, ICT has taken over some of HMRC workers' work by providing HMRC workers limited access to several databases instead (e.g., credit check systems, banking systems, Benefits Office and PAYE systems). HMRC workers have to assess whether or not a claimant is providing correct information based on digitised information (e.g. whether or not they are single by looking for any financial connections with another person (see Alison's story in Section 5.6, Chapter 5)) instead of talking to the claimant

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and using their experiences and human intuition[24]. As a result, claimants are judged, assessed and sanctioned according to measurable and financial criteria facilitated by ICT. HMRC workers are no longer able to exercise human intuition and senses nor use information provided direct by claimants in their own words. Consequently, HMRC workers' decisions and judgments of claimants are based on digitised abstract information provided by databases which are detached and disconnected from the context and reality of claimants' lives.

ICT makes Anna's (Int 16) work difficult because her gut feeling makes her "want to believe" claimants which sometimes goes against the information provided by ICT. Anna cannot approach her manager about this, because she cannot evidence her gut-feeling in measurable form. Objective and measurable information is valued more than Anna's human judgement in the workplace. Thus, Anna does "not feel comfortable" telling claimants the outcome of her decision. Claimants end up "shouting" at her on the phone, which can "get personal". Anna tries to "deflate them a little" and tries not to "take it to heart". She takes "a deep breath" after coming off the phone and continues with her work, accepting that dealing with claimants who are not believed by workers is just "part of the job". This is how HMRC workers become 'screen-level bureaucrats' (Bovens and Zouridis, 2002). It also explains why claimants are made self-responsible for proving themselves to HMRC workers and the frustration they experience as a result (as examined in Section 5.6, Chapter 5).

When Julie (Int 24) started her job role in the TC department she observes and listens to helpline workers for "several days at a time" as part of her training. She describes HMRC workers as "really experienced" because they have "to be able to work out the history of what had happened with an application and with an award just from the information sitting on your computer screen". This is a difficult task because claimant information is "all coded, and to the layman it doesn't really mean a lot. It's just a lot of numbers". HMRC workers have to "learn quick on how to unpick the history of what's happened with that award." Claire (Int 18) describes ICT as a "nightmare to use", "shit", "horrendous" and "the most stupid thing ever" because "it wasn't obvious what you should do next. You'd click on something and you didn't know if it had gone through". As a Tax Inspector, Dylan (Int 17) has sufficient cultural capital to understand tax rules and calculations. However, he is unable to work out his friend's TC

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[24] Through my ethnographic fieldwork, other HMRC workers of whom I did not interview, told me during informal conversations, they also use 'financial connections' facilitated by ICT as a proxy for a romantic relationship between two people.

overpayment. Concerned about this, Dylan raises this issue with a high-level HMRC worker, of whom responded: "Oh, it's too complicated. People [HMRC workers] don't understand it […] We can't give you a calculation". This response makes Dylan feel hopeless because not even "the bloke at the top" could help who "said that it's too complicated". This shows the degree in which ICT has reduced cultural capital amongst HMRC and senior-level workers, by taking over the calculation of overpayments and claims. HMRC workers no longer hold the necessary cultural capital (knowledge and skills) to calculate and understand overpayment and awards. This also shows how ICT has become unmanageable, as senior staff are unable to control, decipher and simplify its calculations. Ultimately this has profound effects on claimants who experience financial and existential hardship because of these overpayments (see Chapters 4 and 5).

These stories demonstrate how HMRC workers have to make decisions based on digitised abstract information provided by ICT, instead of using primary information provided directly from claimants. They also show how HMRC workers struggle to input and understand information shown by ICT. Figures 6.1 to 6.3 are screen shots taken from HMRC workers' computer screens. They show how information about claimants are presented to HMRC workers. I have anonymised the screenshots by blanking out some areas. Notice the use of numbers and codes and the lack of narrative and textual content. These screen shots are part of a bundle of information provided to a claimant as part of my participatory work in her appeal against an overpayment. But these screenshots are meaningless for the claimant and I to use in the appeal because they contain numbers, abbreviations, acronyms and references that we do not understand.
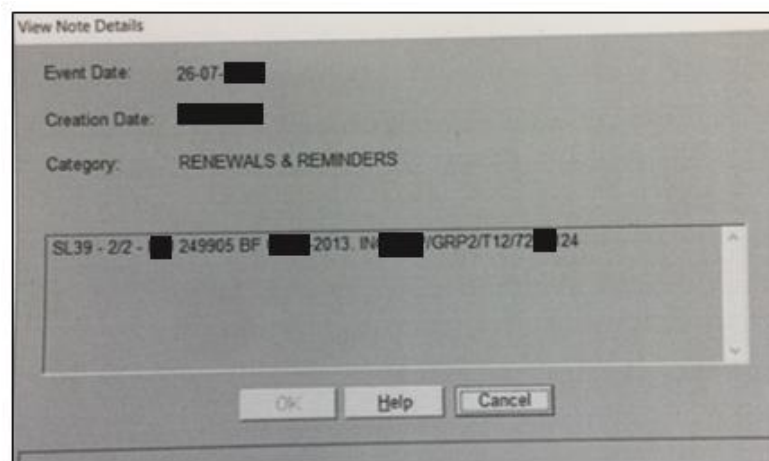
Figure 6.1: Screen shot 1 of HMRC worker's computer screen
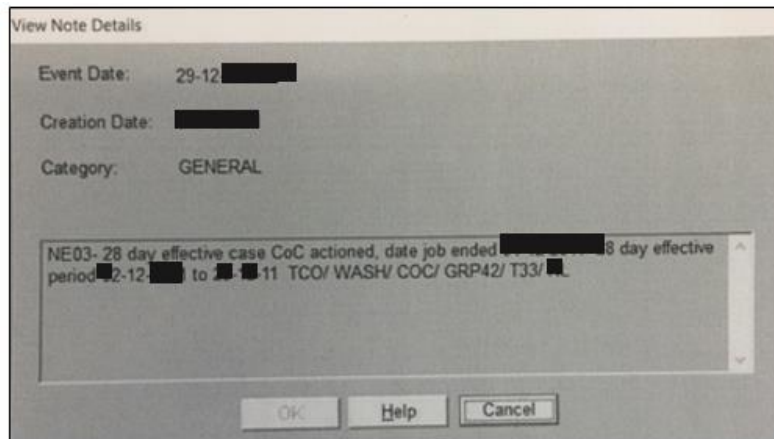
Figure 6.2: Screen shot 2 of HMRC worker's computer screen
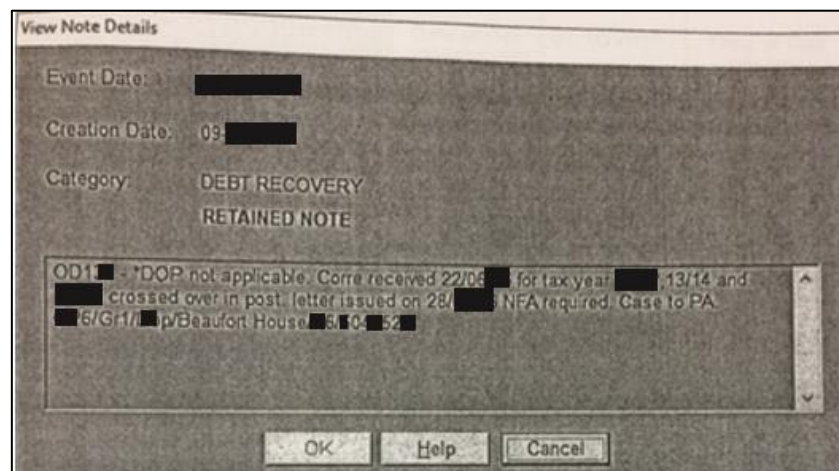
Figure 6.3: Screen shot 3 of HMRC worker's computer screen

Julie (Int 24) is relocated from the frontline of TC services to another department in which she develops TC "automated guidance regimes." She explains these new regimes to me:

"This was where you **punch in** a question. It's like a **decision tree** in a way. So, rather than following written guidance, and you follow it and understand it, so you know what to do with the situation; you **punch in** the situation with 'yes' or 'no' answers and the **answer comes up for you**. The steps you're supposed to take are presented to you, so **you don't have any thinking to do**. So that was the sort of guidance that they started to try and introduce, and I worked on that for a while, which **I didn't enjoy at all** […] It was **soul destroying**. **I hated it.** It **takes away any discretion**. It **takes away any grey areas** […] You've got to make sure your questions are right and that's not always easy to do […] To get the right answer, you've got to understand what the implications of that question are. So, **it bothers me and bothers me to this day.** I don't like it at all. But I think **it's used increasingly everywhere**. It's certainly **used on the helpline** […] A lot of the officials don't like it either because **they're very experienced**, so they know things can be **more tricky than just a yes or no answer**. So, ultimately, we know you need to get to a 'yes or no' answer because **it's an IT-based calculation**. But you sometimes need to talk around the question to get the right 'yes or no'."

(Julie: Int 24)

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The above story demonstrates how relational power is exerted through ICT by reducing HMRC workers' cultural capital. ICT takes over decision-making previously exercised by HMRC workers. In addition, the information entered into the ICT system is restricted to 'yes' or 'no' answers, which means decisions about a claim are based on limited and rigid information, which could lead to the wrong decisions being made. This is implied in the quote when Julie says she and other workers are "bothered" about this problem. Julie continues to describe the ICT system in more detail:

> "There'll be **a series of questions** that **pop up** for the advisor and depending on the answers that the caller gives, you will get more **questions tuned to those circumstances** and you will end up with either an 'action to take' or a 'statement to give'. **Depending on the skill of the official, or their experience**, they will embellish that statement or step to take or you'll just be left with a cold statement and the claimant coming off the phone thinking 'I don't know what the point of that was?' It's **widely used in the industry, in the contact centre industry**. So, **it's hard to argue against it.** But it's a long way from the phone calls I used to make **in 1999 when you actually spoke on the phone to a claimant and you understood what was going on** properly […] [Back then] **we had a loose conversation with people**. I suppose it's risky in a way, it **depends on your own experience and skill**. Again, **you've got to ask the right questions and write down the right answers**. But I think **you're freer to find out** questions in a different way. With the system they've got, **you can't really ask the questions in a different way,** and some people won't know what you mean. It's not just tax credit claimants that react like that, everybody does, because **the guidance system is quite rigid. It removes the official's ability to word it differently** […] **They like to help people.** They **like to probe and ask things in a more helpful way**. But because the **calls are monitored**, if you're not careful **you can't go too far off script** because **you're in danger of getting the wrong yes or no answer** if you word it too differently. And **there's only so much you can say on the phone**".

(Julie: Int 24)

HMRC develops a system similar to systems used in the private sector ("the contact centre industry"), underpinned by NPM principles. Consequently, although HMRC workers may want to help and enjoy probing and working things out with citizens, they are unable to do much more than simply repeat from a computer script. Claire (Int 18) says, "they [managers] don't really want people who think […] There is a thing not to think for yourself [and] to follow policy and procedure and not to take a step beyond what is written down, as it has these consequences". HMRC workers are monitored and their telephone conversations recorded, to assess and sanction HMRC workers and ensure they follow the script on their computer screens. Thus, ICT operates as an "electronic superpanopticon" (Poster, 1990; 1996) in which HMRC workers are unable to have open conversations with claimants, which dehumanise and creates further distance in their encounters.

Furthermore, HMRC is finding ways of reducing the number of calls received from claimants by encouraging claimants to find information using ICT (on-line). Julie (Int 24) says, "because waiting times on the helpline at the time were pretty awful" HMRC workers are not reaching their performance targets "and so out of that was the idea of let's save them of having the bother to phone up in the first place and if they don't phone us up as much then we can probably get through more calls" (Julie, Int 24). So instead of investing in more resources (expertise), HMRC focus on ways of achieving performance targets in other ways. This includes HMRC "trying to not put the telephone line [number] on letters" because:

> "If you haven't got a phone number on the letter, your inclination isn't to phone up is it? […] It was probably the basis for the digital service that they've got now because it seemed that if **people can find the information themselves** and be confident that the information's right then **they don't need to keep calling**".
>
> (Julie, Int 24)

This is how relational power is exerted and maintained by ICT. In the name of efficiency, claimants are forced to find help and information themselves online, so that HMRC workers would have to deal with less phone calls and improve their performance targets. In other words, ICT forces claimants to become self-responsible and forces HMRC workers to focus more on achieving performance targets rather than helping claimants.

To summarise, I demonstrate how 'going paperless' is a matter of exerting relational power through ICT, reconstructing the role of HMRC workers, their practices and subjectivities. First, I show how ICT restricts access to information for HMRC workers, reducing their cultural capital. Second, ICTs takes over the calculative practices and decision making which were previously the responsibility of HMRC workers, further reducing their cultural capital for working out and understanding TC claims and overpayments. Third, ICT dehumanises and disembodies the role and practices of HMRC workers and thus their relationships with claimants. ICT transform HMRC workers from street-level bureaucrats (Lipsky, 1980) to 'screen-level bureaucrats' (Bovens and Zouridis, 2002). Finally, ICT disempowers HMRC workers by reducing their cultural and social capital, making some of them feel unhelpful, stressed and unimportant in the workplace.

My findings so far in this chapter raise the important question of how and why HMRC workers feel under pressure to answer high call volumes and process caseloads quickly. Section 6.5 examines this in more depth by analysing HMRC's performance management system (PMS).

6.5 Meeting targets

So far, I demonstrate how and why some HMRC workers struggle in the workplace, which has a detrimental effect on them, and results in 'not helping' claimants (see Section 5.5). This is facilitated by accounting technologies which reduce HMRC workers' cultural, social and emotional capital in the workplace. In this section, I examine the third manifestation of relational power exerted through accounting technologies, which further exacerbate HMRC workers' adverse working conditions: 'meeting targets.' Accounting technologies facilitate performance management practices and reconstruct HMRC workers' subjectivities through relational power. The ability for HMRC workers to help each other and citizens is compromised by the PMS. The PMS operates as a centre of calculation (accounting technology) which captures, monitors and assesses HMRC workers' performance. HMRC workers experience immense pressures to meet pre-set and unrealistic targets set and monitored by the PMS, with the aim of making HMRC workers deal with claimant cases and phone calls more quickly in the name of efficiency. HMRC workers are so deeply immersed in routine procedures and regulations dictated by the PMS, that their practices and subjectivities become normalised aspects of their everyday practices.

Let us begin with Anna's (Int 16) experience:

> "People are sat at their desk trying to do their job, which is **stressful** enough because you've got people [claimants] ringing up […] Obviously **these people are distressed because they are at the poorest end of society** aren't they? […] But then **you've also got to prepare for monthly meetings of what you've done** and volunteer for everything else, and **how not to end up in the 10%** [category]"

> (Anna: Int. 16)

Anna works in a busy TC department and has to decide whether to act on her habitus, which is to spend time and help claimants, or act according to the PMS which restricts the amount of time and help she can provide claimants. Anna fears that if she acts on her habitus, the PMS will sanction her by categorising her into the "10%" group. This category is used by managers to identify and discipline HMRC workers who are underperforming. This category prevents HMRC workers from getting promoted, singles them out for more training, moves them to other departments, or at worst, causes them to lose their job.

"The quality performance management basically **is a tool** management brought in […] The workforce has to hit, meet, **numerical targets**. Something like a **behavioural target** that 70% [of HMRC workers] have 'to meet'; 10% have to 'not meet' - this is 10% who are failing - and then 20% 'exceed' and they are people who do more than they should do in the workplace. The management […] have to find these **percentages** or they'll be **disciplined** themselves by not finding those people. So, every month you go in with your managers and try and justify what you've done as a job so that you're not being put in that 10% ... **It's difficult. It's really difficult**. If you're on a [different] task four times of the year and having different task training, which is a lot of time, and you're not in the office as much as full time staff [because I am part-time] it **looks bad on your stats**. The indication is: "Right, well you're in the 10%, you're not meeting it" and you're saying "Well, I haven't had as much time as everybody else" but **they don't seem to recognise that. It is really difficult** […] They want you to do your job, training and then they want you to volunteer for stuff […] [staff are told] they've been **demonstrating negative behaviour** [which is] not acceptable, and then **that puts them in the 10%** [Sigh] [It is] **terrible. It is pressure**. It's a plan by the government to try and **weaken the workforce**. To **make people scared** […] You won't get that pay rise because you're deemed in the 'not met' category […] **It's bad** […] **People are stressed** […] It's just surreal […] For the last fifteen years my work has been OK. I've always **hit the targets**. But since performance management has come in, I've been [in] a 'not met' [category] […] The **morale factor is not great** because **your manager's telling you that you're not good enough."**

(Anna: Int. 16)

HMRC workers are assessed and sanctioned by the PMS, which bases its decision on information based on statistics and calculations. HMRC workers are categorised as demonstrating "negative behaviour" and are disciplined. Anna works part-time, but has to carry out four different tasks a year, which she finds difficult to manage within her limited number of working hours. Anna's performance was acceptable by her manager in the past, but since the introduction of the PMS she is considered to be underperforming by her managers, even though her work ethic has not changed. In Dylan's (Int 17) workplace, "someone's checking to see when you're going to the toilet, and how long you're taking […] People monitor you by the second and how long you are away from your desk, and [whether] you took too long writing that note".

In Section 6.3, I show an increase in management levels within HMRC, e.g., E1, E2, D, C2, C1, B2, B1. Claire (Int 18) explains managers at each level are "oppressed" by managers from even higher levels "into meeting various targets". Notice in Anna's quote above: "management […] have to find these percentages or they'll be disciplined themselves by not finding those people". Anna attends "white board meetings" at 10am every day to discuss whether workers "hit targets" the day before. Any worker who does not meet their target gets "three Cs" written

next to their name on the whiteboard. Anna does not know what the "three Cs" mean but she knows it is "bad". Workers' names are coloured in green or red: "Red being bad" and indicates they have not reached their targets. After each whiteboard meeting, Anna's manager attends another daily whiteboard meeting at 10:30am, in which her manager is assessed on their performance by senior managers. Then, the senior managers meet as a "cluster", known as an "operations group" (Anna, Int 16) to review their work performance. These daily white board rituals exert pervasive, systematic relational power onto HMRC workers, regularly reminding them they are under surveillance and how they should act and think in the workplace.

These meetings become part of the taken-for-granted rituals in the workplace. This is evidenced by Anna not knowing what the "three Cs" mean, but she knows they are "bad" and have negative implications. Relational power exerted through the accounting technologies of the PMS permeate the entire management structure within HMRC. Managers and HMRC workers are surveyed and controlled by this accounting technology, which transforms them from human beings into products which produce returns and achieve efficiency targets. The danger of using such accounting technologies is that they sanction HMRC workers without considering emotions, context, motives and crucial underlying reasons for why they are unable to meet targets; and the costs involved in achieving targets. The role and practices of managers and HMRC workers become detached from reality in which value judgements dismiss intuition, experience and interpersonal skills which are crucial to the functioning of everyday practice. As a result, the PMS, as an accounting technology, dehumanises HMRC workers and makes them feel "scared", "stressed", undervalued and disempowered at work.

Claire explains how the PMS shape the practices of HMRC workers:

> "They brought in this **rigid system** about **post count**. There's paranoia about post in HMRC. I think it came from [Town B] where someone had **found tonnes of undealt post in a waste yard.** This was famous within HMRC, where somebody **had too much work** and rather than admit it to their management, which was **terrifying,** they had sat on it and hoped it went away, then taken the post in the car one night and **started dumping it.** So, they bought in a post count system which is **very rigorous**. There was a commitment that **95% of calls would be answered in 3 minutes, and 90% of post would be dealt with in 28 days**. **People will come up with fraud** to cover their mistakes and to **cover their workload** and of course they got fired. They brought in a system that every letter could be checked to see when it was printed […] Literally all they did in management were **checking** whether or not your holidays were ok and they were **checking** if you were dealing with your post. They **weren't helping**. They were just **being nasty**. It was just **horrible**. If you hadn't replied to a letter because you were waiting for information from the client, that **became your fault** because you should

have sent out an information notice. **It would go down as a black mark** basically. It's a **really unpleasant place to work […]** [Staff morale] is through the floor, it's **dreadful.** It's **shocking.** It's **appalling**".

<div align="right">(Claire: Int 17)</div>

Claire explains how the pressures of the PMS and sanctions from managers shape the practices of workers. The relational power, exerted through the PMS, is so pervasive it forces HMRC workers to process claimant information quickly in fear of being blacklisted and losing their jobs. Managers' roles are transformed from helping and supporting HMRC workers to surveying and judging them instead. I experienced the degree to which tax office workers are disciplined outside of the workplace when I was on my way to visit a tax office one morning, as described in an extract shown below and taken from my fieldnotes. Illustration 6.1 depicts this experience.

The train arrived at the station and I came off the train with other passengers. One passenger was a young teenage boy, enjoying listening to music on his headphones. The other passengers wore dark suits and held briefcases. After leaving the train station, the boy went in one direction and I found myself walking along a quiet, narrow country road in the same direction as the people in suits. . There were no vehicles to be seen or heard on the road, yet the people in suits walked a painted side of the road. The painted area signalled the walk way. I was shocked to see *all* of the people in suits walking one-by-one in a single row. I on the other hand, walked in the middle of the road, moving from left to right and vice versa, because there were no vehicles and I wanted to enjoy the view of the surrounding fields. I heard birds and sheep and felt the warm sun on my face and slight breeze of the wind. The people in suits, organised in single-row fashion, did not talk to each other. After a while I became to realise they, as I, were walking towards the government buildings (field notes: 6 August 2017)

<div align="center">Illustration 6.1: Depiction of my experience walking to a tax office.</div>

<div align="center">(Commissioned work by Vaughan, 2018).</div>

In addition, the relational power exerted through the PMS is so pervasive, it also reconstructs the relationship between HMRC workers and citizens. For example, Dylan (Int 17) wants to "spend time to actually give them the right advice, explain to them what went wrong, and how to avoid it next time". But Dylan is unable to do this because "the computer will say you've spent too long, or how you need to behave next time. We get marked down". Claire (Int 18) wants to spend time with taxpayers on the phone, but her managers have a "strict target to get you off [the phone] as quickly as possible". This supports the quote made by Julie (Int 24) (discussed in Section 6.4) in which she highlights HMRC's plan to cut the amount of calls made by claimants as a way for HMRC workers to achieve performance targets. Claire (Int 24) says she has "no discretion in processing [TC] awards. The only discretion is how quickly or slowly you get through your work in a day. I had no discretion in those [awards] at all. All the figures and amounts were worked out for me […] The only discretion would be if you did a lot more [awards] in a day and got through them quicker." This shows how the PMS redirects HMRC workers' discretion away from claimant cases and toward 'meeting targets.'

Moreover, the PMS reconstruct HMRC workers' subjectivities in terms of how they perceive claimants. This is seen in Anna's (Int 16) quote below:

> "I always tend to find myself that **if you're quite calm and try and reason with people and try and explain properly, without talking to them like they're scum, then they do acknowledge that you're doing your best**. […] Some conversations I've heard from certain colleagues… If I was on the other side of the phone as a claimant, **I'd be fuming** because of **the way they [HMRC workers] kind of condescendingly talk** to you like you're **stupid** basically. **I don't think it's purposely meant** by the way. I just think that some **people don't realise that people are human aren't they?** When you're doing your daily job **you can get into this routine of: "I've got to get it". It's targets, targets**. I can understand why people [claimants] get annoyed with people [HMRC workers] who talk to them like they do […] You're just trying to **administer a process** […] It's almost like: "Well, they [claimants] **should pull their finger out and get a job**. It's **not our fault**. They should have declared it. They wouldn't have been overpaid **if they had been honest**." There **are a lot of people at work who do think like that**. It's almost like because the government want us to do that, they're **putting that thing in your head**".

> (Anna: Int. 16)

Anna's quote above demonstrates how some HMRC workers perceive claimants as dishonest, stupid and too lazy to work. This stigma and portrayal of claimants is embedded in the minds of HMRC workers through the PMS which exerts constant pressure on HMRC workers to meet targets. Anna's colleague was proud of having uncovered a £15,000 overpayment, forcing a

claimant to pay it back, because it meant he achieved a target which is regarded as "good" behaviour in the workplace. Thus, the PMS reconstructs HMRC worker's subjectivities from perceiving claimants as human beings living in extreme poverty and in need of help and compassion to objects which produce returns for them (help them achieve targets) in the workplace. This is how accounting technologies (PMS) reinforce neoliberal discourse, social stigma and dehumanise HMRC workers in the workplace in taken-for-granted ways during everyday practices. Anna (Int 16) explains how the PMS reinforces this in everyday work practices:

> "Some people [HMRC workers] **think it's great** they've got that much: They call it, **yield**. How much **yield** have you made each week; which is how much have you brought back: How much people have been fraudulently claiming and how much have we **saved the business**. But it's **not a business. It's a government**. And they [HMRC workers] say: "Oh yes! We've **hit the targets**. **We've done a really good job**". But to me, I just feel like **it's a political game**. We're actually **messing with people's lives** [sounds distressed] […] Yesterday […] somebody stood at the white board. He [HMRC worker] had to stop a claim for £15,000 and **he was so happy that he had done that**. I just wasn't totally happy. I wouldn't be happy at the fact that they'd done that. I know **it's a bonus**, you know, you've **saved the business** 'so much' **but you've got to think of the people that you're hitting**. They're people of society. **This person has now got a £15,000 overpayment and nobody seems to realise. It's not just a job; it's a life changer** […] I understand why he took pleasure because he thinks he'd **done well for the business**. But he just **NEVER even thought twice about what impact that £15,000 overpayment would make on somebody else** […] [The manager] said: "Well done folks for doing your work"".

(Anna: Int. 16)

Notice Anna and her work colleagues use business-like jargon: "yields", "save", "targets", "bonus" etc. This happens at one of Anna's daily whiteboard meetings, which is a purposively constructed space (locale) and time to subjectivise HMRC workers into NPM and neoliberal modes of thinking and acting. Overpayments are described as "yields". This neoliberal discourse is further reinforced in other documents, such as HMRC annual reports. Figures 6.4, 6.5 and 6.6 are extracts from HMRC Annual Report (31 March 2012). Figure 6.4 is a Statement of Financial Position. It's a document typically used by private-sector businesses to show the financial worth of a business to its stakeholders. Figures 6.5 and 6.6 provide a breakdown of the figures shown in the balance sheet (Figure 6.4). Notice how claimants are categorised as 'creditors' in these reports which means they are owed TC money *by* HMRC and are categorised as liabilities, i.e., costs to HMRC. In contrast, claimants who have overpayments are categorised as 'debtors' who owe money *to* HMRC and are categorised as assets, i.e., they

are revenue generating objects. I have highlighted these by placing a box around these items on Figures 6.5 and 6.6. These types of inscription devices shift the focus away from care and welfare of citizens towards their economic worth instead. HMRC management use these documents, and associated jargon, to make decisions in the workplace. These decisions and accounting-based jargon then trickle down to lower management levels and ultimately to frontline HMRC workers through accounting technologies (PMS and daily whiteboard meetings).

Consolidated Statement of Financial Position as at 31 March 2012

	Note	31 March 2012 £m Core Department	31 March 2012 £m Core Department & Agency	Restated* 31 March 2011 £m Core Department	Restated* 31 March 2011 £m Core Department & Agency	Restated* 1 April 2010 £m Core Department & Agency
Non-current assets:						
Property, plant and equipment	12	524.8	536.1	568.4	580.6	640.5
Intangible assets	13	1,181.1	1,205.8	1,177.7	1,207.2	1,199.3
Financial assets	14,15	–	–	–	–	–
Receivables	18	1,099.3	1,099.3	1,092.9	1,092.9	924.4
Total non-current assets		2,805.2	2,841.2	2,839.0	2,880.7	2,764.2
Current assets:						
Inventories	17	–	2.2	–	2.6	5.4
Trade and other receivables	18	800.4	803.3	848.9	855.0	1,296.3
Other current assets		–	–	–	–	–
Financial assets	14,15	–	–	–	–	–
Cash and cash equivalents	19	29.9	48.3	17.8	27.9	38.5
Total current assets		830.3	853.8	866.7	885.5	1,340.2
Total assets		3,635.5	3,695.0	3,705.7	3,766.2	4,104.4
Current liabilities:						
Trade and other payables	20	(1,928.9)	(1,975.0)	(1,890.0)	(1,918.6)	(1,772.2)
Provisions		(101.2)	(104.9)	(193.3)	(202.9)	(225.3)
Other liabilities		–	–	–	–	–
Total current liabilities		(2,030.1)	(2,079.9)	(2,083.3)	(2,121.5)	(1,997.5)
Non-current assets plus/less net current assets/liabilities		1,605.4	1,615.1	1,622.4	1,644.7	2,106.9
Non-current liabilities:						
Provisions	21	(61.4)	(63.9)	(88.7)	(93.1)	(130.6)
Pension liability	22	–	(28.8)	–	(11.9)	(33.3)
Other payables	20	(380.5)	(381.0)	(418.2)	(418.7)	(447.9)
Financial liabilities	14	–	–	–	–	–
Total non-current liabilities		(441.9)	(473.7)	(506.9)	(523.7)	(611.8)
Assets less liabilities		1,163.5	1,141.4	1,115.5	1,121.0	1,495.1
Taxpayers' equity:						
General fund		1,023.8	1,028.7	922.9	938.4	1,333.6
Revaluation reserve		139.7	141.5	192.6	194.5	194.8
Pension reserve		–	(28.8)	–	(11.9)	(33.3)
Total equity		1,163.5	1,141.4	1,115.5	1,121.0	1,495.1

Figure 6.4: Annual Statement of Financial Position for HMRC at 31 March 2012
Source: HMRC Annual report 2011-12, p. 72

20. Trade payables and other current liabilities

	2011-12 £m		Restated* 2010-11 £m	
	Core Department	Core Department & Agency	Core Department	Core Department & Agency
Amounts falling due within one year:				
Other taxation and social security	(44.1)	(44.1)	(44.6)	(44.6)
Trade payables	(53.2)	(57.8)	(109.7)	(110.1)
Other payables – excluding Child Benefit, CTF, HiPG and Tax Credits	(38.5)	(38.5)	(30.1)	(30.3)
Other payables – Child Benefit, CTF and HiPG	(19.0)	(19.0)	(116.4)	(116.4)
Other payables – Personal Tax Credits	(709.3)	(709.3)	(603.5)	(603.5)
Accruals and deferred income excluding Child Benefit, CTF & Tax Credits	(318.5)	(341.6)	(357.2)	(375.1)
Accruals and deferred income – Child Benefit, CTF and HiPG	(263.2)	(263.2)	(231.0)	(231.0)
Accruals – Corporation Tax Reliefs	(409.4)	(409.4)	(336.8)	(336.8)
Current part of finance leases	(40.8)	(40.8)	(40.5)	(40.5)
Current part of imputed finance leases	(3.0)	(3.0)	(2.4)	(2.4)
Amounts issued from the Consolidated Fund for Supply but not spent at year end	(29.8)	(48.2)	(17.7)	(22.3)
Consolidated Fund Extra Receipts due to be paid to the Consolidated Fund				
received	(0.1)	(0.1)	(0.1)	(5.6)
receivable	–	–	–	–
	(1,928.9)	(1,975.0)	(1,890.0)	(1,918.6)
Amounts falling due after more than one year:				
Other payables, accruals and deferred income	–	–	–	–
Finance leases	(198.1)	(198.6)	(216.8)	(217.3)
Imputed Finance leases	(182.4)	(182.4)	(201.4)	(201.4)
	(380.5)	(381.0)	(418.2)	(418.7)

Figure 6.5: Trade payables shown on HMRC's Balance Sheet as at 31 March 2012
Source: HMRC Annual report 2011-12, p. 105

18. Trade receivables and other current assets

	2011-12 £m		Restated* 2010-11 £m	
	Core Department	Core Department & Agency	Core Department	Core Department & Agency
Amounts falling due within one year:				
Trade receivables	–	4.3	–	4.7
Deposits and advances	31.6	30.8	25.5	25.4
Value added tax	16.4	16.4	18.9	18.9
Other receivables – excluding Child Benefit, CTF, HiPG and Tax Credits[1]	9.6	8.0	10.9	11.5
Other receivables – Child Benefit, CTF and HiPG[2]	10.3	10.3	27.1	27.1
Other receivables – Personal Tax Credits[3]	639.4	639.4	624.4	624.4
Prepayments and accrued income – excluding Child Benefit, CTF and Tax Credits	10.0	11.0	27.9	28.8
Prepayments and accrued income – Child Benefit and CTF	11.9	11.9	41.9	41.9
Prepayments – Tax Credits	0.2	0.2	–	–
Penalties[4]	71.0	71.0	72.3	72.3
Amounts due from the Consolidated Fund in respect of Supply	–	–	–	–
	800.4	803.3	848.9	855.0
Amounts falling due after more than one year:				
Trade receivables	–	–	–	–
Other receivables – Personal Tax Credits[3]	1,099.3	1,099.3	1,092.9	1,092.9
	1,099.3	1,099.3	1,092.9	1,092.9

[1] This figure is net of provision for impairment amounting to Core: £20.6m, Consolidated: £21.1m (2010-11: Core: £20.5m, Consolidated £21.1m)
[2] This figure is net of provision for impairment amounting to Core: £23.0m (2010-11: Core: £10.3m)
[3] This figure is net of provision for impairment amounting to Core: £2,274.8m (2010-11: Core: £2,959.3m)
[4] This figure is net of provision for impairment amounting to Core: £104.7m (2010-11: Core: £132.6m)

Figure 6.6: Trade receivables shown on HMRC's Balance Sheet as at 31 March 2012
Source: HMRC Annual report 2011-12, p.103

In addition, NPM and neoliberal discourse is further embedded in the minds and actions of HMRC workers through propaganda in the tax office e.g., Anna's department has "little pictures up [on the wall] of how many schools we can rebuild with the money that we saved [overpayments] and how many ambulances it would provide". There are no posters showing claimants and their children starving and living in poverty due to overpayments. Thus, these inscription devices portray claimants with overpayments as selfish and unworthy because they take money away from other services that can help the most vulnerable in society (the sick and children). These posters are placed next to another poster which shows a list of names of HMRC workers who had successfully achieved their targets, further rewarding them by highlighting their achievements and reminding other HMRC workers that they need to work harder.

In conclusion, I reveal how accounting technologies exert relational power onto HMRC workers through PMS, inscription devices and managers. Some HMRC workers want to spend time and help claimants, but this is hindered by accounting technologies. Furthermore, accounting technologies force HMRC workers to supress their emotional capital and adopt ineffective coping mechanisms, if they are to succeed in the TC field. Otherwise they fail which manifests itself in becoming ill, stressed, and sanctioned at work which could lead to losing their jobs. Consequently, HMRC workers struggle to navigate through the TC field and end up feeling unhelpful, unhappy and unsatisfied at work. Thus, accounting technologies reconstruct workers' subjectivities. Some HMRC workers become so indoctrinated by the neoliberal doxa of the TC field they are not aware of their practices and impact on the real lives of claimants (as demonstrated in Chapters 4 and 5).

I demonstrate how NPM has become dominant within the HMRC workplace due to HMRC's overall goal to be more efficient and effective at providing services to citizens. However, I also show how accounting technologies foster goal displacement by making HMRC workers exercise discretion toward self-interested goals to achieve short-term performance targets. This is in contrast to the overall long-term goal of the TC system for helping claimants.

6.6. Discussion and conclusion

In Chapter 5, I find claimants do not get help, information or compassion from HMRC workers. In Chapter 6, I show how and why HMRC workers act in these ways. Whilst some workers' habitus is orientated toward helping, spending time and believing claimants, accounting technologies hinder them from being able to act in this way. Constant surveillance and sanctioning of HMRC workers through PMS, inscription devices, expertise (management) and locales (whiteboard meetings) reinforce neoliberal doxa in the field.

I identify three main manifestations of relational power which operationalise NPM and neoliberal discourse in the workplace. First, workers regularly change their roles and are relocated between different 'locales', which isolate them from other workers and information. This reduces their cultural and social capital. Second, centres of calculation, facilitated by ICT, transform the role of HMRC workers from street-level to screen-level bureaucrats (Bovens and Zouridis, 2002), reducing their abilities to exercise discretion, human instincts and intuition when making decisions and unable to understand and work out overpayments. Instead their

practices are dictated by algorithms, codes and numbers calculated and provided by ICT, further reducing their cultural and emotional capital. Finally, centres of calculation, facilitated by the PMS, closely and constantly survey, assess and sanction HMRC workers and managers to such an extent that the subjectivities of HMRC workers and managers become buried deep in taken-for-granted everyday practices through routine systematic PMS procedures and regulation. HMRC workers act in line with NPM jargon without knowing and realising what it means and its impact on claimants.

Figure 6.7 summarises and maps out the main accounting technologies identified in Chapter 6 through which relational power is exerted in everyday practice within HMRC's workplace.
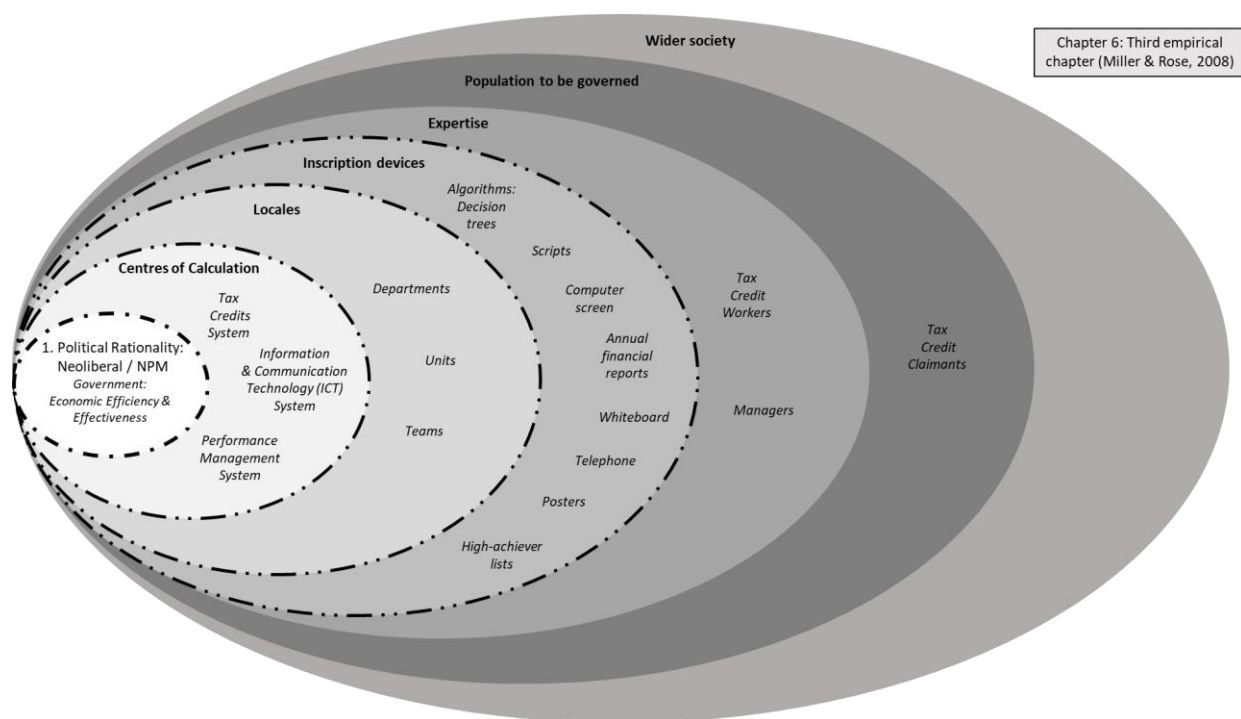
Figure 6.7: Mapping out accounting technologies and actors within the tax office

I demonstrate how accounting technologies are part of UK-wide neoliberal reform aimed at making public services more efficient, productive and less costly. This has a huge impact on the practices of HMRC workers which end up "messing with people's lives" (Anna, Int 16). Whilst these accounting technologies are designed to make the tax office more efficient and effective, in reality I show they do the opposite. They dehumanise, disembody and distance the relationship between HMRC workers and claimants. Whereas previously, HMRC workers had discretionary powers to foster local and trusting relationships, harness mutual understanding,

and diffuse confrontations with citizens, HMRC workers are now incentivised to use their discretion toward their own self-interested goals instead.

Chapter 6 builds on the findings and arguments developed in Chapters 4, and 5 to show how accounting technologies exert relational power in the TC field. Rather than assuming power is only hierarchically structured at HMRC, I demonstrate how accounting technologies of the TC system operate as a technology of governance through a web of relational power to govern HMRC workers and claimants in multi-directional, visible and invisible ways. Figure 6.8 summarises the accounting technologies uncovered and discussed in Chapter 6, how they manifest in the tax office and their effects on HMRC workers. I also show how the findings of chapter 6 interlink to my findings in Chapters 4 and 5 in terms of how accounting technologies reduce workers' emotional, social and cultural capital to the point they subjectivise HMRC workers to such an extent that they come across as inhumane, apathetic, uninformative and unhelpful toward claimants, which make claimants financially worse off, feel worthless and stigmatised.
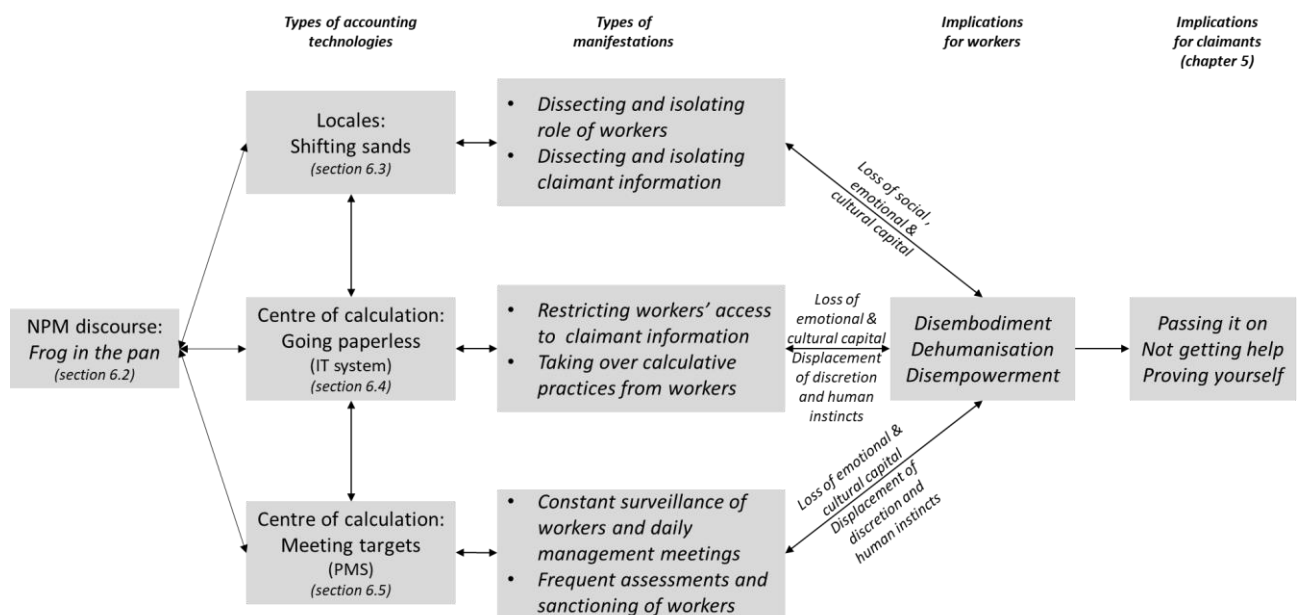
Figure 6.8: Effects and implications of accounting technologies in the tax office.

Chapter 6 demonstrates that pursuing and focussing on efficiency at all costs leads to the ineffectiveness of public services and undesirable socio-economic inequalities. These findings suggest that, in order to achieve effectiveness, public services must adopt a relational, holistic approach to dealing with citizens, rather than rely on market-based principles. I will further

develop this recommendation in the next chapter. Chapter 7 examines how claimants respond to their encounters with workers and how the TC system could be redesigned to make it more effective and efficient: but most of all, serviceable and humane.

Chapter 7: Claimants' responses to encounters with HMRC workers and how they shape their outcomes

RQ: How do claimants respond to tax credits overpayments and with which results?

7.1 Introduction

In Chapter 6, I examine how the doxa of the tax credits (TC) field has changed since the 1980s and how accounting technologies facilitated this and reconstructed the roles, subjectivities and everyday practices of HMRC workers. I demonstrated a transition from a situation in which HMRC workers could foster trusting relationships, develop mutual understanding, and diffuse confrontation with citizens towards a situation characterised by isolation, factorisation, dehumanisation and financialization of HMRC workers and claimants facilitated by accounting technologies (Information and Communication Technology (ICT) and Performance Management Systems (PMS) in the main). Consequently, accounting technologies reduce HMRC workers' social, cultural and emotional capital, which disempower them in the TC field (Chapter 6). This also has a knock-on effect on claimants, ultimately disabling claimants from challenging their overpayments (identified in Chapter 5).

I now turn to the final piece of the puzzle, namely, how claimants respond to unhelpful HMRC workers and subsequently deal with overpayments, and the political, economic and social consequences of their responses. In this chapter I show that most claimants find it difficult to work out and understand TC overpayments and awards. Claimants respond to this struggle in several ways and these responses depend on claimants' habitus and the amount of capital held by them. The most common response is to 'give in', rather than 'working out' and challenging overpayments. This response results in claimants repaying TC to the HMRC, in many cases hundreds or thousands of pounds in a given tax year. These claimants fail to acquire any

cultural and economic capital and experience feelings of low self-worth, all of which influence their habitus, disempower and worsen their position in the TC field (identified in Chapter 4). However, other claimants manage to find ways of getting help to 'working out' their overpayments. These claimants end up increasing their cultural, social and economic capital, as well as improving their self-worth, all of which ultimately improves their position in the TC field. Thus, I show how the TC system reinforces neo-liberal discourse by forcing claimants to be self-responsible for finding ways to help themselves if they are to succeed in the TC field. Throughout Chapter 7 I show how these outcomes are consequences of the accounting technologies identified in Chapters 4, 5 and 6.

Each section of Chapter 7 is entitled in line with my analytical codes which emerged from the data. I begin this chapter by examining what happens when claimants try to work out their TC awards and overpayments themselves (section 7.2 'Working it Out'). I then examine what claimants do next, by identifying and examining three different types of responses to working it out, these are: 'Giving In' (Section 7.3), 'Helping Yourself' (Section 7.4), and 'Getting Help' (Section 7.5). Each section demonstrates how and why claimants respond in these different ways and the socio-political consequences of each. I then summarise my findings in a discussion and provide my concluding remarks in the final section (Section 7.6). Drawing on all of my empirical findings (in Chapters 4, 5, 6 and 7) I formulate and offer key recommendations that could improve the TC system (other similar welfare systems), by suggesting a relational and holistic approach to the administration of TC which could foster more humane and trusting interpersonal relationships between HMRC workers and claimants, rendering the TC system more effective.

7.2 Working it out

Chapter 5 demonstrates how claimants do not get sufficient help and support from HMRC workers, consequently leaving claimants to 'work out' their overpayments and awards themselves. In this section, I show how most claimants struggle to understand and work out their overpayments and awards due to their lack of cultural capital. I argue that award and overpayment notices (inscription devices) exert symbolic violence upon claimants through relational power. When claimants interact with them, these types of accounting technologies instil feelings of incompetence, stupidity and anxiety that influence claimants' habitus and actions.

Caitlyn (Int 12) recounts receiving a TC award notice in the post. She "dreads" opening the "big white envelope" and so puts it to "one side and walk[s] away for a while". She comforts herself with a warm "cup of tea to absorb the information" she is about to read. Caitlyn has negative feelings about the envelope and physically distances herself from it. She prepares herself before opening the envelope. She thinks it contains a TC renewal form. Why does Caitlyn think and act in this particular way? The answer lies in how Caitlyn describes what happened, when she tried to renew her TCs on the phone:

> "You're **trying to do maths under pressure** on the phone. […] "**Work it all out then**" he [TC worker] said all **sarcastic**. Then he said: "I think it's **better if you** get all of this information, and then phone us back". I told him: "**Listen**. I've been **on hold** for 25 minutes. I've been **trying to get a hold** of you for 4 days. **Don't put the phone down on me**". Then he started to get **unpleasant** and said: "**You need** all of the information. There's **no point in you phoning** without it" […] I could feel myself being **anxious** and it was **really stressing me out**. Feeling **pressure** from him and him being **unpleasant** as well. Then he said: "**I've given you advice** on what to do. If you don't want to take it, **it's up to you**. I can't force you'. I'm saying: "I am taking your advice. I'm **asking you for help**" and then he said it again. I just thought "**forget it**". I said: "Thanks. I'll phone you back when I've **sorted it out myself**" […] There's **stress** and you try to ask them [HMRC workers] to explain, and there is **no explanation to be had**." (Emphasis added[25]).

(Caitlyn: Int. 12)

Caitlyn needs help to work out her income to renew her TCs. She receives several different benefits and does not know which benefits to include on her renewal. Although she asks for help, the HMRC worker does not help her, nor listen or express any compassion. The HMRC worker dismisses her need for help by telling her to get off the phone until she has worked it out herself (this links to Section 5.5, Chapter 5: 'Not helping'). However, Caitlyn is unable to work it out herself because she does not understand the TC notices created by ICT and does not have the necessary skills (cultural capital) to understand and carry out calculations required by ICT. As a result, she experiences anxiety and stress, and fears getting another overpayment if she makes a mistake (she says this later in the interview). This demonstrates how HMRC workers place responsibility on claimants to working it out, even though claimants do not have enough cultural capital. Furthermore, the HMRC worker dismisses Caitlyn's pleas for help, which further disempowers her and forces her to close the conversation. This is how neo-liberal discourse coerces citizens to become self-responsible during everyday encounters with HMRC workers.

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[25] I emphasise key words and sentences in quotes using **bold** font-style throughout this chapter.

Neo-liberal discourse is not only facilitated through expertise but also through inscription devices, i.e., TC award and overpayment notices. Notices show how much TC income should be paid to claimants, details of under/overpayments, and personal information. Notices also show a claimant's other income by "capturing" this from other databases (Julie, Int 24). ICT thus has already found the information and worked out TC awards and any overpayments. Yet, these notices place responsibility on claimants to accurately check the calculations and information. These inscription devices are "too complicated" for claimants to work out and check (Colin, Int 10). Claimants must be "literate" and have a "certain level of education" to understand them (Janet, Int 14). These "print out[s]" (Tammy, Int 3) produced by ICT are not written in a "sensible way" for claimants to be able to work them out and understand (Colin, Int 10).

Claimants also receive "huge amounts of paper [inscription devices] to read" (Int 12) and "get swamped with [TC] paper work" (Kim, Int 15). Notices show "different numbers" which "keep changing" (Int 10), making it even more difficult for claimants to "work out [and] keep track" of their claims and overpayments (Colin, Int 10). In other words, inscription devices are meaningless to claimants. They do not provide information that enable claimants to succeed in the TC field, thus reducing their cultural capital. Inscription devices reconstruct claimants' subjectivities who end up feeling "stupid" (Int 3, Int 4, Int 8, Int 11, Int 12, Int 15) and "at the mercy of tax credits" (Janet, Int 14). So much so, notices are described as "the bible" (Int 12) and similar to "school reports" (Tammy, Int 3), suggesting they assess and judge (sanction) claimants who cannot question them.

To summarise, encounters with expertise and inscription devices (accounting technologies) exert relational power onto claimants, reducing their cultural capital, which disempower them from succeeding in the TC field. ICT, which produces the inscription devices and carry out complicated calculations, makes claimants feel stupid, inferior, accountable towards and incapable of challenging HMRC. All this explains why Caitlyn (Int 12), in the quote at the beginning of this section, is scared of opening and checking the contents of her TC envelope. The remainder of this chapter identifies and examines three ways in which claimants respond to not being able to work out their TC award and overpayment notices.

7.3 Giving in

In this section I examine one of the ways claimants respond to their inability to work out TC calculations embedded in TC notices and overpayments, namely 'giving in'. Giving in refers to when claimants stop challenging their awards and overpayments and accept them. I explain how and why claimants decide to give in and repay money they cannot afford to pay back (between £700 and £12,000). The act of 'giving in', not only reduces claimants' economic capital, but also reduces their cultural, which reinforces their subjectivity of feeling inferior, ignored and stigmatised. These consequences maintain or worsen their position in the TC field.

When claimants initially find out about their overpayments, they phone the TC helpline with the intention to challenge and question their overpayments. But, as identified in Chapter 5, they are passed on between different expertise and locales and end up not getting any information or help. Claimants describe their efforts as "flogging a dead horse" (Cain, Int 4) and although overpayments are a "massive" (Janet, Int 4) amount of money and huge worry to them, they decide to give in. When Tammy (Int 3) challenges her £12,000 overpayment, the TC helpline worker repeatedly tells her the overpayment was created because their household income exceeded a limit. But Tammy was unaware of this limit and says if she had been aware of this, she would have tried not to exceed this limit to avoid the overpayment, as she explains:

> "**We didn't have a leg to stand on** to tell you the truth, **because we had gone over this limit, hadn't we**? That was the rule. We had gone over the limit so, that was that. So, I couldn't see a way to get out of that"
>
> (Tammy: Int 3)

The HMRC worker reads a script on the computer screen and quotes rules and limits to Tammy. No matter how often Tammy questions the overpayment, the HMRC worker simply repeated the same script and does not provide any additional information. In addition, the HMRC worker does not express any compassion towards her predicament nor informs her of her right to appeal. This led to Tammy putting the phone down, giving in and paying back her £12,000 overpayment. Clara (Int 1) received contradictory information from different HMRC workers, which made her feel that her efforts to challenge her overpayments were a "waste of time". For Kim (Int 15), the HMRC worker repeatedly read off a script, telling her: "We've overpaid you by this [amount]. You need to pay it back". No other explanation was provided. Similar to

Clara, Kim feels her efforts were a "waste of time" because she could not get "any sense out of them".

Caitlyn (Int 12) describes overpayment notices as "short and sweet", making her feel she "couldn't do anything about it" and "just had to accept it". The lack of information in these notices make her feel she had "nowhere to turn". Fiona and Simon (Int 7) did not challenge their overpayments because "the thought of doing it just made me sick [because] […] I couldn't add it up, how they worked it out. I didn't understand. If you don't understand it, you can't question it can you?" (Fiona). Kara (Int 15) describes TC award and overpayment notices as "very complicated" which leads her to "just give up". Janet (Int 14) worked as an adviser for Citizens Advice (CA) and helped many claimants challenge their overpayments. She describes HMRC workers as "unhelpful" and has to deal with "borders and problems" they create. The term "border" suggests Janet faces a wall between her and HMRC workers which stops her from getting information to challenge overpayments. Interestingly, Janet is also a claimant herself and despite using her cultural capital, which she utilises at work, she also "give[s] up" challenging her overpayments, thinking that getting help from HMRC workers is "not going to happen". These stories show how expertise and inscription devices systematically provide meaningless information to claimants (see Chapter 5) which have become normalised in the TC field. This is how expertise and inscription devices exert relational power which reduce claimants' cultural capital and economic capital and maintains or worsens their position in the TC field. It disempowers them by (re)constructing their subjectivities from initially wanting to challenge their overpayments to giving in.

In addition, the relational power exerted through their encounters with expertise reduce claimants' emotional capital. Consider Caitlyn's (Int 12) encounter:

> "You feel the **anxiety building up**. So, you **put the phone down** on them […] They put the phone down on you too […] You feel yourself **raging**. You **can't phone back** because **it's down on their computer that you've been aggressive** with them, and you don't want that either. You want to know where your money is! Sometimes **it's easier to accept it and shut your mouth and get on with it**"
>
> (Caitlyn: Int.12)

Caitlyn was unable to express her emotions towards a TC worker for fear of being punished (see section 5.5, Chapter 5). If Caitlyn expresses her emotions, she will not get any help from the HMRC worker. Thus, this story shows how her subjectivity is (re)constructed to supress

her natural human responses to succeed in the TC field. Otherwise Caitlyn would be forced to give in, reinforcing her position in the field. Her encounter with expertise dehumanises Caitlyn. Other claimants show signs of their habitus being (re)constructed by their encounters with expertise. For instance, Nadia (Int 11) describes herself as a "dog with a bone" when she deals with a problem in her life. She once confronted her son's teacher when he was being bullied at school. When this did not yield the desired result, she then confronted the head teacher; then the School Governors, and finally went to the local media because the bullying had not been resolved. Once Nadia "gets something into her head" she will continue to challenge and does not give in. When Nadia finds out about her £4,000 overpayment, she makes twenty-two phone calls to the TC helpline (see Section 5.3, Chapter 5). She makes these phone calls whilst at university, in between lectures. She says: "the minute I get the TC [overpayment] on my mind then it takes over everything": TC money is the "bone" that Nadia does not want to give up. However, despite all her efforts, she ends up "physically and emotionally drained". Consequently, Nadia decides to focus on "getting good grades [at university] and making a better life for my children". As a result, Nadia gives in and repays £4,000 which she can ill-afford to pay back. In addition, as a consequence of her encounters with expertise, Nadia feels "a little bit scared that if I push them too much over the edge, they'll say that I'd get nothing". This story shows how Nadia's subjectivity is reconstructed by the relational power that is exerted during encounters with expertise which informs her habitus.

Other claimants also end up giving in and repay their overpayments when they can ill-afford to do so. For example, Hannah (Int. 5) is initially "fired up", "irate" and wants to challenge her £7,000 overpayment, but later gives in. Janet (Int 14) becomes "completely resigned […] which is very unlike me" to challenging her overpayment because she has "other things whizzing around in my head. I've got other things to do". Tammy (Int 3) "couldn't face" challenging her £12,000 overpayment because she's "never been lucky" and her "life is hard enough at times". In other words, Tammy believes that challenging an overpayment is an unsurmountable hurdle. Janet and Cain (Int 4) "lost the fight […] We've no fight in us to continue" to challenge their £8,000 overpayment. "We've got other things taking over the worry". These experiences show how, over time, claimants' subjectivities are reconstructed through their encounters with accounting technologies (see also Chapter 5) to such an extent that they inform claimants' habitus so that they learn to give in from the outset in the future. These experiences are so profound, claimants wonder whether these practices by HMRC workers are a "deliberate ploy"

(Hannah, Int 5) to stop claimants from challenging overpayments, give in and repay their TC money, ultimately making them financially worse off.

What is even more worrying is that getting an overpayment becomes taken-for-granted and part of the doxa of the TC field over time. Caitlyn (Int 12) would be "shocked next year when I get my award notice and [there is] no overpayment on it, because I've started to get used to it". Caitlyn has experienced annual overpayments for the past four to six years. Tammy (Int 3) gets "comfort" from talking to friends who have also experienced overpayments. Hannah (Int 5) jokes about overpayments in the pub with her friends. Overpayments are further normalised by expertise when they portray overpayments to claimants as "interest-free loans" (Hannah, Int 5). The term "interest-free" changes the nature of overpayments, transforming them into something that would give claimants an advantage. Thus, claimants are more inclined to accept overpayments, if they perceive it as getting a good deal. This is a term used in the marketplace and further reinforces neoliberal discourse into the TC field.

In sum, encounters with expertise and inscription devices reconstruct claimants' subjectivities and inform their habitus. Claimants were "fired up" (Hannah, Int 5) to challenge their overpayments, but quickly learned to give in and repay hundreds and thousands of pounds to HMRC. The relational power exerted through accounting technologies during encounters is so pervasive, it disempowers claimants in the TC field by reducing their emotional, cultural and ultimately economic capital, which maintains or worsens their position and stigmatisation in the field. Thus, claimants end up structurally disadvantaged by the relational power enacted through accounting technologies.

7.4 Helping yourself

So far, I have shown how and why claimants struggle to work out their overpayments, end up giving in and repay the overpayment to HMRC. However, some claimants do not give in, but try to seek other ways of succeeding in the TC field. In this section, I examine how some claimants find ways of helping themselves to challenge overpayments. This entails claimants having to reconstruct their subjectivities and adapt their habitus toward neoliberal discourse (the doxa) of the TC field by thinking and acting in business-like ways. This means claimants end up 'playing the game' (Bourdieu, 1972) as a matter of survival, in taken-for-granted ways.

However, I also show how some claimants are unable to help themselves and as a result, either end up giving in (section 7.3) or seeking help from others (Section 7.5).

In Chapter 5, I examined Alison's (Int 2) story when her TC application was rejected because HMRC decided she was not single and was living with a partner. Alison decided to appeal against HMRC's decision, a process which took over three years. During this period, Alison experienced several months of being 'put on hold', waiting for HMRC to respond. Although this experience left Alison feeling "exasperated", "annoyed" and "furious", not "understand[ing] what was going on", she tells me:

> "I'm **not going to give up** because I know that **I'm entitled** to it. I know that **I'm not trying to play the system**. It's a benefit that **I am entitled** to. I don't agree with their reason for not giving it to me [SIGH] If for one minute... I thought that I … tried to play the system [and] they caught me out. I'd probably, I would have given up obviously, 'cause I was playing it… I was just trying it on. But I'm not actually trying it on. I know **I'm entitled** to this. So, I'm going to **see it through** right to the end and see if they **make the right decision** […] I want to know whether they're going to **do right by me** […] **I was determined**. In the end, I was more interested in how it would all pan out really than actually getting the money […] It's a lot of faff to go through… [and] at this stage **you do start to doubt** whether **you are entitled to it** or not. So, I can understand why people would give up 'cause I'm getting all these letters. [People might think] maybe I'm **not entitled** to it? Maybe I should just give up? Maybe there's no point in going through this hassle? [SIGH]...especially when they hear the appeal [process] is a chore [and] you've got to write a letter and everything [SIGH] […] I can understand why people go: "Oh for god [sake]" [and give up]"

(Alison: Int. 2)

Alison believes she is entitled to TC. Her subjectivity in this sense is so strong it informs her habitus not to give in. She strongly believes she is entitled to claim TCs as a single working person. She manages to "keep[s] her cool" when dealing with several inscription devices (letters and paperwork) from different locales and expertise. However, over time her encounters with these accounting technologies wear her down and she starts to show signs of becoming disempowered, when she "doubt[s]" herself and considers "giving up". However, in contrast to other claimants discussed in section 7.3, Alison does not give in. In response, she decides to increase her cultural capital by getting information from the internet to understand HMRC's appeal procedures and forms. This empowers her to continue pursuing HMRC[26].

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[26] Alison also sought help from others, to include Citizen Advice and her local Member of Parliament (MP) (discussed in section 7.5).

After over three years, Alison's appeal ends up at a Tribunal hearing in which the Judge decides Alison is entitled to TC. Alison receives around £6,000 in back-payment which represent the TC money she was entitled to originally.

Clara (Int 1) submitted her TC application but did not receive a response from HMRC. During this time, she and her children experienced extreme financial hardship and were forced to live on "beans on toast" (see Section 4.3, Chapter 4). She was "phoning and phoning them [HMRC] all the time" and was repeatedly told by different HMRC workers that her application was in a "backlog". This was "on [her] mind for months" due to her desperate financial situation. However, Clara did not give in and pursued HMRC about her application for a period of six months. Eventually, she found out by a HMRC worker that "there was no sign" of her application – it had got lost – but that she was able to apply again on the telephone. If Clara had given in and stopped pursuing HMRC, she would never have received TC payments and would have continued living on "beans on toast". However, her persistence and determination increased her economic capital and improved her position in the field.

These stories demonstrate that when claimants become self-responsible for helping themselves, they increase their cultural and economic capital and empower themselves. This is how accounting technologies align claimants' subjectivities toward neoliberal discourse through relational power. This is also demonstrated in Colin's (Int 10) letters to HMRC, as I recorded in my fieldnotes:

> Colin (Int 10) provided me with a file containing his correspondence with the HMRC concerning his tenant's tax credit claims and overpayment appeal. When I examined the paperwork, I noticed a significant change in the way Colin wrote and structured his letters to HMRC over time. His early initial letters were long and emotional stories about how the overpayment affected his tenant and two-year old son. In contrast, his subsequent letters contained headings, bullet points, shorter and used technical terminology that the HMRC also use. I also noticed about half way through the file (appeal process), Colin started to keep proof of postage for his letters to HMRC and annotated in his own hand-writing each letter with the date he sent it. He also started making short hand-written notes of each telephone conversation he had with workers, which include date and time of the call and the name of the worker (field notes: 30.04.2015).

My review of Colin's TC paperwork reveals how he increases his cultural capital and learns how to 'play the game' to be successful in the TC field. He adopts the same norms and procedures used by the accounting technologies in the TC field. This is seen in the terminology he uses, the way he structures his letters, the way he learns to keep records, evidence, dates and

names of his encounters with HMRC workers. Consequently, this changes the nature of Colin's appeal from being a personal emotional story about his tenant's suffering of a £2,500 overpayment to an impersonal emotionless business case. This shows how accounting technologies (expertise and inscription devices) enact relational power to reconstruct Colin's subjectivity (the way he acts and thinks) toward the doxa of the TC field. Other claimants' subjectivities are reconstructed in similar ways to Colin due to their encounters with accounting technologies. Claimants learn to record telephone conversations with HMRC workers, keep copies of letters sent to HMRC, and adopt the same jargon as HMRC etc. because otherwise, they would not be believed by HMRC workers and persecuted for being labelled as dishonest (see section 5.6, Chapter 5).

For example, Nadia (Int 11) and Kara (Int 15) "write down everything they [HMRC workers] say on the telephone just in case they try to say that you're lying" (Nadia, Int 11). Nadia also learns to record her telephone conversations with HMRC workers. Claimants learn to send information to HMRC in writing, rather than verbally on the telephone, so that they have recorded evidence (Int 14; Int 11; Int 6; Int 3; Int 15; Int 14). Some of these claimants admit they previously were "messy" and would "burn" (Int 1) their TC paperwork. But they have learnt to store them in "filing cabinets" (Int 7) and "files" (Int 10, Int 12). I saw these files, in which claimants had filed TC paperwork in organised separate sections using colour-coded file dividers and highlighted parts of the paperwork using highlighter pens. They looked similar to files I would normally see in an office, yet these were on claimants' kitchen tables or sofas. Not being believed by expertise and ICT (as examined in Section 5.6) leads some claimants to find ways of increasing their cultural and economic capital to enable them to prove themselves and challenge overpayments caused by HMRC errors, rather than them. Consequently, their encounters with accounting technologies reconstruct claimants' subjectivities making them self-responsible as a matter of survival in the TC field.

However, not all claimants are able to become self-responsible, as demonstrated in Kara's (Int 15) story. Kara volunteers to teach ICT skills to local welfare recipients who are seeking employment. Kara describes her experiences working as a volunteer:

> "There was a lot of people in the village saying: "What do I do? They've told me **I have to go** on computers. **I've got to** go on the job site, and **I've got to** do it all on there [computer]. **I don't even know** how to turn a computer on. **Are they going to sanction me?**". The amount of people that came in and said: "They've **sanctioned m**e" and you say: "Well, what for?" And they go: "Because **I didn't** write my activities on the …[computer]". This is the problem. They **automatically assume that everybody's got**

access to a computer. **They want you to do everything** on their [web] site […] and **people couldn't do it!** And then **people are sanctioned**. The amount of people that came in **crying.** It must have been one of **the most depressing** classes I've ever ran. People were just so **upset**. One of them was epileptic. He was a scaffolder. He has about five fits a year that hospitalise him. The job centre **kept sanctioning him** and he was **in hospital for three months because he got continual fits: That's stress from them!** They make you feel so **demoralised and undervalued**; **like you're the worse thing possible**."

<div align="right">(Kara: Int. 15)</div>

Kara's story shows how claimants are forced to become self-responsible to help themselves, which entails learning to use ICT and inscription devices if they are to get help from the authorities. Claimants are sanctioned, if they fail to do so. However, Kara's story also shows how some claimants are unable to help themselves because they lack cultural capital, which ultimately reduces their economic capital. This also has profound effects on claimants' physical and mental health, as they become depressed, suffer from mental and physical symptoms of stress. All this culminates in reinforcing their feelings of worthlessness, victimisation, stigmatisation and position in the TC field. These stories demonstrate how claimants are forced to become self-responsible for adapting to the shift towards digitisation in public services (NPM) (as examined in Chapter 6). Regardless of whether claimants have the necessary cultural capital, claimants are sanctioned by digitised accounting technologies, through its eligibility calculative practices, if they do not adapt and reconstruct their subjectivities toward the doxa of the TC field.

In conclusion, claimants cannot rely on expertise and are forced to become self-responsible to increase their cultural and economic capital, if they are to succeed in the TC field. I demonstrate how this is facilitated through relational power exerted through accounting technologies (expertise, ICT and inscription devices) which ultimately align claimants' subjectivities with the neoliberal doxa of the TC field. If claimants fail at becoming self-responsible, which goes against the doxa of the TC field, they not only suffer severe financial hardship, but also experience serious mental and physical health problems.

7.5 Getting help

In this section I examine how claimants who are unable to help themselves get help from other individuals and organisations. Getting help through utilising their social capital, increases claimants' cultural and economic capital, improving their position in the TC field. I demonstrate how some claimants are able to utilise their social capital for this purpose, whilst

others are unable to do so, either because of their subjectivity (stigma, pride and discourse) or because they lack cultural and economic capital.

> "I'd prefer to talk to my friend rather than phone up [the TC helpline] and talk to them [HMRC workers] […] I talk to my friends that are **in the same situation as me** […] We are like **in the same boat** […] **We'd understand. We'd talk to each other** […] I felt like I was **getting a better answer** from her [friend] than I would get if I phoned them [HMRC workers] up [SIGH]".

> (Clara: Int. 1)

Clara explains how she utilises her social capital to increase her cultural and economic capital, when she finds out she can get additional TC payments to pay for childcare. Similarly, Alison (Int 2) utilises her social capital by talking to her friends about her TC appeal, which leads her to get help from her local Member of Parliament (MP). Alison contacts her MP and receives a response letter from him:

> "I've got a letter back from him… very quickly, which I was quite impressed by! [She reads the MP's letter]: "I have written to the tax credits office asking them to look into your case as soon as possible. I agree with you that this is wholly unacceptable that you have to wait so long. I've also submitted that you should be paid back to the date that you first made your claim. Hopefully you should hear something within the next two or three weeks". That was a bit of **a weight off**. I felt like **I was being helped**. It felt like it was the first person since I made the claim that's **actually being helpful** […] I saw a bit of **light through the trees** […] I was thankful for his help. I was quite impressed that he e-mailed back as I know they're very busy."

> (Alison: Int. 2)

The MP's letter increases Alison's cultural and symbolic capital because she is getting help from someone who understands how to play the game in the field. This is because the MP understands the bureaucratic nature of the field and has more authority than Alison. All this empowers Alison as it makes her feel relieved ("weight off") and hopeful ("light through the trees"). The MP's letter is also reassuring and compassionate, as he empathises with Alison's predicament.

After a year of appealing against HMRC's decision and getting help from her local MP, Alison decides to get additional help from Citizens Advice (CA). One day she "spent ages" preparing a response letter to HMRC with the help of a CA worker, who gave her "reassurance" - notice that in Chapter 5 I show how HMRC workers do not spend "ages" with claimants, nor do they empathise or reassure them. Caitlyn (Int 12) also gets "reassurance" from CA workers and

would be "lost without them". Caitlyn describes CA as "more professional" than her, as they are capable of preparing and dealing with HMRC workers in business-like ways. She believes HMRC workers would take her "more seriously" if she got help from CA when dealing with them. Thus, similar to MPs, CA workers increase claimants' cultural capital because they have the knowledge and skills to play the game according to the neoliberal business-like doxa of the TC field.

Claimants utilise their social capital in other ways too. For instance, Rachel (Int. 13) is self-employed and utilises her social and economic capital by paying her accountant to help her complete TC application forms. Colin (Int 10) gets help from his local "Benefits Advice Shop" and internet forums and websites specifically set up to help claimants with overpayments, both of which do not require economic capital as they provide free advice, information and resources. As discussed in Section 5.6 in Chapter 5, Janet (Int 14) obtains financial help from "The Forces Welfare People" to feed her and her four children whilst waiting for the Benefits Office to prove to HMRC that her husband was hospitalised and suffering from a brain tumour. All these stories demonstrate that by getting help from others, claimants, MPs and CA workers are caught in the web of reinforcing neoliberal discourse in the TC field by making claimants become self-responsible to get their own help. Building on Section 7.4, this section shows how claimants who are unable to help themselves are still able to become self-responsible by utilising their social capital instead to empower and improve their position in the TC field, and in the process this maintains private and third sector services which further reinforces neoliberal discourse in the field.

However, not all claimants are able to get help from others. For instance, Janet and Cain (Int 4) choose not to get help from friends to challenge their £8,000 overpayment because of the "stigma" associated with TCs. Janet and Cain do not want their friends to know they are claiming TC (I examine stigma in Section 4.5, Chapter 4) and they end up giving in (see Section 7.3). The stigma surrounding TC is so pervasive it prevents some claimants from increasing their economic capital. Rachel (Int 13) does not talk about her TCs with friends because it "is not something you want to broadcast". Tammy (Int 3) chooses not to accept help offered by a family member, who is a qualified solicitor, to challenge her £12,000 overpayment. This is because of pride, and she ends up giving in and repaying the overpayment (see Section 7.3). These stories show how stigma and the doxa of the TC field (as examined in Chapter 4)

construct claimants' subjectivities to such an extent that, in addition to capital, stigma and discourse have powerful effects on claimants' position in the TC field.

Earlier in Section 7.6 I mentioned Janet's (Int 14) story which demonstrated how she had to be eligible for getting help from a charity as her husband worked for the RAF. This suggests that other claimants who have no connections to the RAF would not get the same help as her. Broadly, this shows that to get access to social and cultural capital, claimants are subjected to calculative eligibility practices from other organisations. This is also demonstrated when Sally (Int 6) tells me about 'Welfare Rights', a local authority department, that provides help to citizens with claiming and understanding their welfare benefits and TC claims. But they only provide help for "vulnerable" adults, a defined category of people[27], rather than anyone else who may be in extreme financial hardship. Tammy (Int 3) tells me about a disability living allowance (DLA) worker who visited their home to help them complete a DLA application form when her husband was terminally ill. According to the DLA worker, they would not have received any DLA payments based on the application form Tammy and her husband had completed. The DLA worker amended their DLA application form, based on the additional questions the DLA worker asked them, so that they would receive the maximum financial support - notice HMRC workers do not exercise this type of discretion toward TC claimants (see Chapter 5). All these stories show that whether claimants are desperate for help or not, they are subjected to calculative eligibility criteria and centres of calculation which determine whether they can get help from others or not (to increase their social and cultural capital) (see also 'being eligible', Section 4.5). This means claimants are already structurally disadvantaged by accounting technologies that determine who gets help and who does not.

Getting help and compassion from the public services sector and third sector is not a simple straightforward process, as Kara (Int 15) explains when she sought help from CA:

> "We try to get an appointment with the CAB [sounds disheartened] […] You can't walk in to CAB anymore and go: "Can I make an appointment **to see somebody who knows** about…" **You can't do that**. […] You have to do it **via the telephone** […] **There's no walk-ins anymore** […] They're very keen for you to say your problem on the phone […] [BIG SIGH], if nobody answers the phone, or if somebody [says]: "What's it to do with?" and you go: "Tax credits" they'll say: "Tell me about the situation." "Well, **I'd rather come in and see somebody** if you don't mind **because it's a little bit complicated**" [and they'll say] "Well, before that **you've got to explain** the whole

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[27] The definition of a "vulnerable" individual in this context includes an individual who has a social worker.

situation". **It takes so much of my time** […] **it can be drawn out**. You'll get somebody, that's of **no understanding to your situation**, [having] to bring them up to speed, and takes quite a lot of information in […] They [CAB] **used to be a bit more open but they're not anymore**. **It's all by appointment only** […] **Time wasted** trying to sort out our tax credits. You can see why people **give up** because **I can't do it anymore."**

<div align="right">(Kara: Int. 15)</div>

Kara struggles to explain her problem over the telephone and expresses her preference for explaining her problem in a face-to-face meeting with an adviser. This story shows how the CA operate in similar ways to HMRC in which claimants have to contact both via telephone helplines, explain and prove themselves to workers, and are subjected to calculative practices to assess their eligibility for help. This shows how other organisations (CA) further reinforces and maintains neoliberal discourse in the TC field.

However, the CA struggles to deal with claimants due to lack of resources (see my following field notes). Joanna (Int 20) holds a senior position at the CA and has several years of experience working out overpayments for other welfare programmes. But interestingly, working out TC overpayments was her "least favourite role" and she would "avoid it like the plague". She "hated" working on TC cases because it was "complex" and is a burden on her office resources. Despite attempts to become self-responsible by seeking cultural capital from CA, claimants also end up not increasing their cultural capital due to CA's lack of resources. This disempowers claimants and leads them to give in (Int 4; Int 15; see Section 7.3).

> During several observations, interviews and meetings with CAB workers, I noticed CAB workers used the internet to gain cultural capital when providing help and advice to claimants. I also discovered CAB workers no longer represent TC claimants at tribunal hearings due to resource constraints. This means claimants must become self-responsible to represent themselves in court. Drawing on my experience in a CAB waiting room, I discover other instances of lack in resources at the CAB which relate to citizens no longer having access to toilets (field notes: 05.04.17).

In contrast to my findings so far about HMRC workers, claimants who seek help with their TC from the Welsh-medium general tax helpline, have a more positive experience. For Caitlyn (Int 12), a Welsh-medium HMRC worker "explained it all" to her and made it "easy" and "simple" for her to "work out the income" for her TC application. Consequently, Caitlyn "feels better" and her "confidence is a lot better to deal with" TC in the future. She "can understand it and defend" herself when HMRC workers tell her that an overpayment is her "fault". Nadia (Int 11) and Elaine (Int 8) share similar experiences with the Welsh-medium tax helpline.

Compared to the way claimants describe HMRC workers in Chapter 5, Welsh-medium HMRC workers do not seem to restrict their time or help for claimants. They do not seem to read from scripts nor apply rigid calculative procedures. Welsh-medium HMRC workers seem to be able to direct and apply their discretion toward helping claimants which has a significant positive impact on claimants' cultural capital, emotional and economic capital, as my field notes below explain:

> I see these effects in Caitlyn's body language, when she talks about Welsh-medium HMRC workers, as opposed to English speaking HMRC workers. Her voice is stronger and clearer; her back straightens; her head held high and she looks at my face when talking to me about Welsh-medium HMRC workers. This is very different to how she came across beforehand when talking about her experiences with HMRC workers when her shoulders are rolled over and hunched; her voice is quiet; her eyes stare at the floor and her hands would fidget (field notes: 19.11.14).

Caitlyn's (Int 12) experiences with Welsh-medium HMRC workers empower her to defend herself against HMRC, if they accuse her of lying in future. This is contrary to TC helpline HMRC workers who patronise and stigmatise claimants (see Chapter 5). Nadia and Caitlyn refer to Welsh-medium HMRC workers by their first names. None of the claimants mention names of HMRC workers during my interviews and observations. Using names humanises faceless HMRC workers on a telephone line, and relationship between them. Claimants speak to the same Welsh-medium HMRC workers, which means they get to "know a bit more about [each other]" and "understand" each other over time. In fact, Welsh-medium HMRC workers are able to pick-up and identify areas that claimants struggle with over the telephone and give them additional support. For example, Welsh-medium HMRC workers were able to identify that Caitlyn struggled with maths, and that Nadia had dyslexia, and so they provided additional support over the telephone. Nadia is able to sense when a Welsh-medium HMRC worker has one of her "off days". All this demonstrates when claimants deal with the same HMRC worker on a regular basis, claimants receive help in more humane, holistic and personal ways. They work collaboratively on a shared problem and are able to foster mutual, trusting and respectful relationships. This ultimately improves experiences for both HMRC workers and claimants and empowers claimants by making them feel less stigmatised and thus making the delivery of public services more effective.

These stories also show that *it is possible* for HMRC workers to apply discretion and flexibility towards helping claimants on the telephone. Welsh-medium HMRC workers express

compassion, and empathy toward claimants and are willing to be transparent and help claimants. They get to know and understand claimants in humane ways. One could explain the differences in the work practices of HMRC workers and Welsh-medium HMRC workers practice are ultimately a consequence of lack of resources and supply-demand. There is less demand for Welsh-medium tax services compared to English-medium TC services, which are UK-wide. Welsh-medium HMRC workers hence have fewer citizens to deal with, which allows them to provide a more personalised service. However, it is not just a matter of resources. My analysis in Chapters 5, 6 and 7 demonstrates it is also a matter of the dehumanising effects of neoliberal discourse and NPM. HMRC workers are placed in a paradigm influenced by surveillance and performance management, whilst Welsh-medium HMRC workers seem to be situated in a different paradigm which allows them more autonomy and discretion to help claimants. These two paradigms result in different outcomes for claimants in the TC field.

To conclude, and building on my findings in Chapter 5, I show how claimants become self-responsible in visible and invisible ways through their encounters with accounting technologies. Getting help and support in the TC field is conditional. Claimants have to be eligible to get help from others and/or have to hold sufficient social, cultural or economic capital to receive help. This means claimants are structurally disadvantaged in getting help from others, yet they are ultimately still made self-responsible for finding ways to improve their lives. I also provide some preliminary evidence of an alternative to the neoliberal discourse and NPM accounting technologies that underpin the TC system. Various experiences with receiving help demonstrate how modes of communication (intonation, listening, explaining) and emotions (embarrassment, stigma, compassion, empathy and respect) matter to claimants' substantive outcomes (financial hardship, self-worth and position in the field). Based on my findings in Chapters 4, 5, 6 and 7, it is clear HMRC workers operate in an environment that is heavily structured and controlled by accounting technologies (performance management, calculative practices, locales and inscription devices) underpinned by NPM. Relational power is exerted through these accounting technologies and between HMRC workers and claimants during encounters in the TC field. Accounting technologies (re)construct and restrict modes of communication between HMRC workers and claimants. In contrast, Welsh-medium HMRC workers operate in an environment that is not heavily structured and influenced by accounting technologies. As a result, their modes of

communication are more humane, compassionate and engaged with claimants and the problems they experience with overpayments.

7.6 Discussion and conclusion

This chapter examines how claimants respond to their encounters with "unhelpful" HMRC workers (as examined in Chapter 5). I identify four distinct responses and analyse how each response affects claimants' capital and reconstruct their subjectivities and position in the TC field. The first and most prevalent response is that claimants attempt to work out their TC awards and overpayments themselves but find it difficult and "daunting" (Int 6). I then identify three ways claimants deal with this. The most dominant is to 'give in' to challenging overpayments. I show how this response is facilitated through relational power exerted between claimants and accounting technologies that reduce claimants' cultural and economic capital, self-worth, and ultimately worsen their position in the TC field. The second and third responses are ways in which claimants attempt to become self-responsible. They either decide to help themselves to work out and challenge their TC awards and overpayments and/or get help from others to do so. Claimants who become self-responsible end up increasing their cultural and economic capital, which empowers and ultimately improves their position in the TC field.

However, I also demonstrate how some claimants find it difficult, if not impossible, to become self-responsible for helping themselves because they lack cultural capital (skills and knowledge) and social capital (because they are either not eligible for help or lack other types of capital which can give them access to help), and are unable to utilise their emotional capital (which is hindered by other stress factors in their lives). Thus, I show how the TC field reinforces neoliberal discourse by enabling people who are self-responsible to succeed, whilst those who are unable to become self-responsible fail. This is how the TC field, through its accounting technologies and calculative practices, distinguishes between those deserving and undeserving of financial and non-financial help, which sustains stigma and inequality in society. This is worrying because accounting technologies already position claimants at a structural disadvantage to improve their position in the TC field.

Building on my findings in Chapters 4, 5 and 6, Chapter 7, I show how accounting technologies influence and determine the financial and non-financial consequences for claimants. Figure 7.1 depicts my analytical codes from Chapters 4 to 7 and how they are interlinked. Each code

represents manifestations of relational power which is exerted through a web of relational power dynamics between accounting technologies and actors (represented in arrows). Figure 7.1 also shows how the web of relational power determines the position of claimants in the TC field, how claimants' and HMRC workers' subjectivities are reconstructed and aligned with neoliberal discourse, and thus how all these practices maintain neoliberal discourse in the TC field from the bottom up.
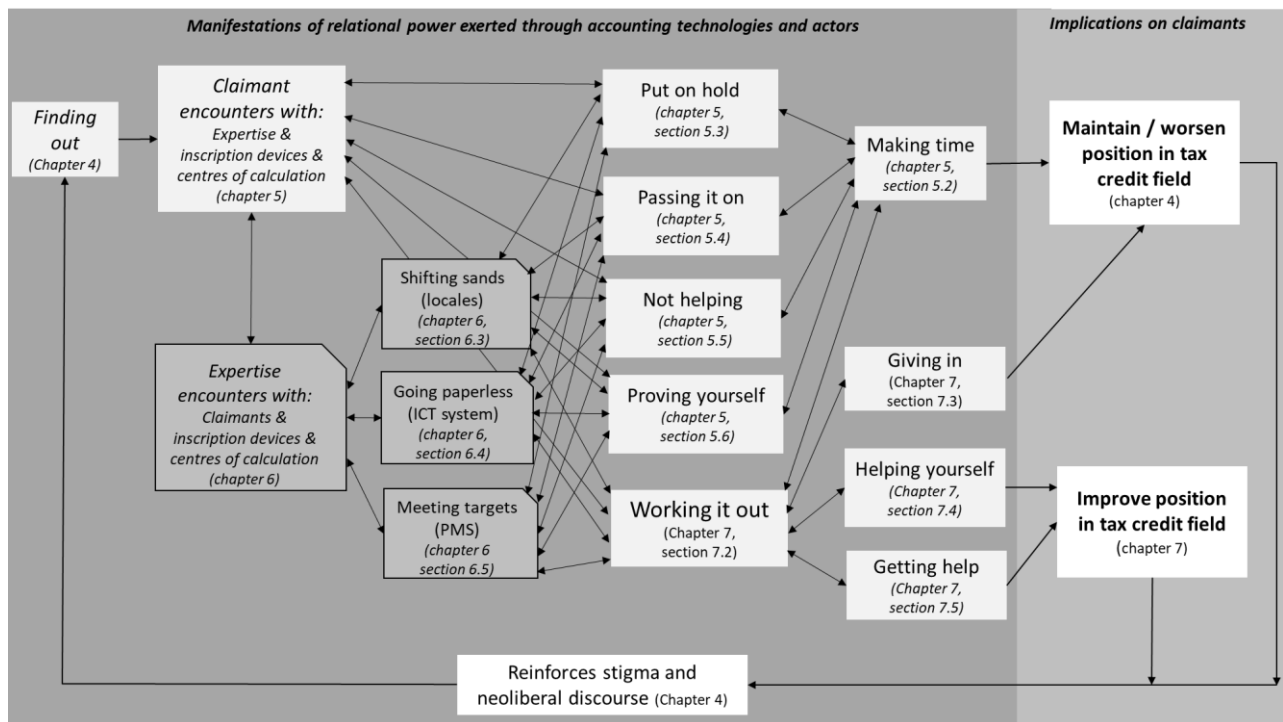
Figure 7.1: The complex network of relational power between accounting technologies and actors in the tax credits field.

Figure 7.2 summarises and maps out all the accounting technologies and actors identified in this chapter, all of which play a crucial part in facilitating neoliberal discourse through everyday practice in the TC field. Figure 7.2 also identifies other actors (e.g., private landlords, friends, local MPs and the CA) who enter the TC field to compensate for the inability of HMRC workers to help and support claimants (as identified in Chapters 5 and 6). Together, Figures 7.1 and 7.2 illustrate the relational dynamics between different accounting technologies and actors which, underpinned by neoliberal discourse, make it possible to shift responsibility from the State to the individual and market.
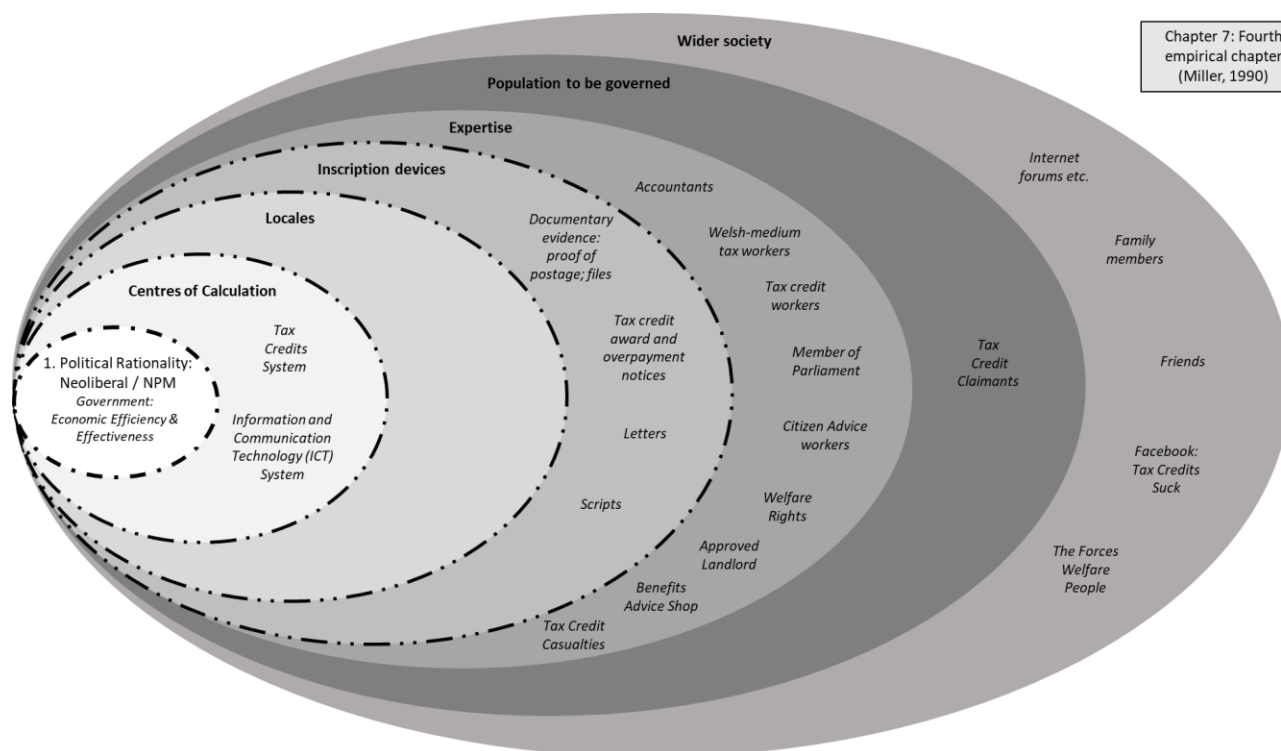
Figure 7.2: Summary of the accounting technologies identified in this chapter which play a part in operating neoliberal and NPM discourse in the tax credits field.

Chapter 8 summarises my main empirical findings from Chapters 4, 5, 6 and 7. Based on my findings, I offer several recommendations to improve TC and other welfare systems by suggesting reform towards more humane and supportive relationships between HMRC workers and claimants. Providing compassion and help, expressing emotion and applying discretion would improve claimants' experiences, and hence their financial and non-financial outcomes and position in society. This would also result in improving the experiences and job satisfaction of HMRC workers, ultimately empowering them in the workplace. The practices of Welsh-medium HMRC workers show it is possible to achieve this whilst engaging with accounting technologies in the TC actor-network. In Chapter 8, my final chapter, I argue that a relational, holistic approach is pertinent to improving the experiences of both claimants and HMRC workers, ultimately making public services more effective.

Chapter 8: Summary, conclusions, and implications

8.1 Objectives and summary of the research project

My study of the tax credits (TC) system was inspired by my experience of Mary's situation (see Prologue). The TC system is supposed to help citizens on low income, like Mary, to be financially better off. However, it actually makes some claimants substantially financially worse off, scared and disempowered, which in turn, reinforces stigma and inequality in society. The purpose of my study is to critically examine the administration of the UK TC system to understand *how* and *why* it increases financial and existential hardship for some claimants. My study provides new knowledge on how and why TC policy is unable to achieve its goals for some claimants. I focused on everyday practices in the TC field and examined what goes on in real-life, paying attention to relational practices and power dynamics between frontline TC workers (HMRC workers), claimants and accounting technologies and how they shape financial and non-financial outcomes for claimants.

My study helps understand how and why accounting technologies make TC policy dysfunctional for some claimants by restricting their ability to be self-responsible and thus making them more dependent on the State. It helps understand how the TC system is simultaneously an accounting technology of governance, facilitating neoliberal ideology and individual responsibility throughout a claimant's experience. My analysis brings to light how accounting technologies interweave and glue together a web of power relations between claimants, HMRC workers, information and communication technology (ICT) and materials,

mediating struggles and conflict between them. Crucially, my research focuses on how accounting technologies deeply shape how people feel about themselves and others, their actions and positions in the social hierarchy. As such, my study shows an appreciation of how accounting technologies are central to neoliberal government policies in the lived experience and a facilitator of subjectification.

I adopted a critical interpretivist approach to study the TC field. Existing TC research is predominantly positivist in that it focuses on outcomes of people's behaviour. Although it produces interesting findings, it does not explain how and why people behave in certain ways resulting in the outcomes reported. Adopting a critical interpretivist approach allowed me to explore how accounting technologies influenced everyday mundane practices between claimants and HMRC workers through a web of relational power. My approach did not start from a locus of power nor did I study power in a linear sovereign way, exerted by an authority over citizens. Instead, I approached my study of power by focussing on relational practices of governing through an assemblage of linkages and connections in mundane social practices of real life which are weaved and linked together by accounting technologies (Miller and Rose, 2008). Thus, critical interpretivism allowed me to go beyond the mere measurement of outcomes and examine relations of power, discourse and inequality through and across different social domains, and multiple visible and invisible directions (Smith, 2017). To the best of my knowledge, there are currently no academic studies examining TCs which adopt a critical-interpretivist approach.

My study aimed to answer my main research question (RQ): '***How does the TC system affect the financial and existential hardship of claimants?***' To do so, I sub-divided it into four sub-research questions. RQ 1 focused on '*What it means to get an overpayment*' and how overpayments and accounting technologies affect claimants financially, their self-worth and perception of themselves and others in the TC field. RQ 2 referred to '*What happens when claimants encounter HMRC workers*' and how accounting technologies (re)construct these encounters and their outcomes by exerting relational power. My third RQ focused on '*How do HMRC workers administer tax credits?*' and how accounting technologies (re)construct their roles and practices in the workplace. Finally, for RQ 4 I explored '*How do tax credits claimants respond to overpayments and with which results?*' in terms of how their encounters with HMRC workers and other accounting technologies affect the way claimants respond to their encounters and how different responses produce different outcomes for claimants, as addressed

in RQ 1. Together, answering these research questions led me to an in-depth and holistic understanding of the role, implications and power of accounting technologies in a TC context.

I adopted an ethnographic approach to answer my RQs. Ethnography enabled me to capture data from multiple sources, including: (1) interviews with claimants, HMRC workers, Citizen Advice (CA) workers, Member of Parliament (MP), MP case worker; Professional Advocates; (2) observational data; (3) documents, websites and visual material; (4) HMRC statistical data; (5) participatory data from TC-specific professional body committee meetings; and (6) my reflections and own experiences in the field. Ethnography enabled me to capture data from multiple perspectives and social domains (contexts). It enabled me to closely examine the depths of real hardship suffered by claimants and how they live and cope in everyday life by observing them in their homes and talking to HMRC workers. I was able to examine working conditions of HMRC workers and how their work environment shapes their minds and actions towards their work and claimants. I gained insights into the broader effects of the TC system by becoming a board member on several TC-related committees that engage with TC policy and government, and provide help and advice to claimants nationwide. I joined several online TC-related social groups and forums to capture nationwide experiences of the TC system. Adopting an ethnographical approach led me to rich, unique and unexpected findings across multiple sites, domains, and participants, which in turn produced deep, contextualised and holistic understandings of what is really going on in the TC field, how and why.

I used grounded theory (Charmaz, 2004) to analyse the data, which means my theoretical framework is grounded in and emerged from the empirical data "rather than being developed and imposed in advance of data collection" (Smith, 2017, p. 49). Hence, my theoretical framework and concepts (discussed in Chapter 2) stayed close to what really goes on in the TC field. My theoretical framework captured how accounting technologies are conceptually linked to the success and/or failure of TC claimants and TC policy. I did this by adopting a pluralistic theoretical approach, drawing on several theories and concepts from accounting, public administration (PA) and social theory to explain how accounting technologies operate through loose, dynamic and complex power struggles within a web of relations. I identified several accounting technologies which permeate mundane everyday practices in visible and invisible ways inside the web. Informed by my theoretical framework, I showed how accounting technologies exert relational power and lead to the subjectification of individuals by aligning their minds and actions according to neoliberal discourse. My theoretical framework shows the

powerful role accounting technologies play within the TC system. Accounting technologies are capable of (re)constructing the roles, actions and thoughts of HMRC workers and claimants, consequently disempowering and (re)positioning claimants on the social hierarchy which worsens poverty and inequality in society. The theoretical approaches used in existing TC research predominantly focus on explaining outcomes by examining correlations between claimant backgrounds, behaviour and financial outcomes. There are no studies which focus on theories of relational power and how it is exerted and affects citizens.

Section 8.2 summarises my results, compares them to existing TC research and explains how my findings contribute to existing literature. I discuss the implications of my findings and offer my recommendations for future policy and practice in Section 8.3. Following this, I discuss the limitations of my study (Section 8.4) and end the chapter with my concluding commentary (Section 8.5).

8.2 Summary of results and contribution to existing literature

I answered my four RQs in separate, yet interlinking, empirical chapters (Chapters 4, 5, 6 and 7). Each chapter provides in-depth analysis and insights into the role and implications of accounting technologies which emerge in everyday practices of the TC field. My empirical chapters are structured according to the analytical codes I developed from the data to capture and explain relational practices of the TC system. I have highlighted my analytical codes in bold in this section. Each RQ and empirical chapter builds on the previous, with the aim of mirroring a claimant's TC journey.

8.2.1 RQ 1: What does it mean to get an overpayment?

I examined what happens when claimants find out about an overpayment and its financial, social and political implications. The TC system is designed to make low-income individuals and families financially better off and encourage claimants to work. In reality, I found many claimants are not made financially **better off**[28] and were discouraged from **wanting to work**. A third of all claimants experienced overpayments during the TC system's first year (2003/04), and following several government interventions, the number remained relatively high at 28.39% by 2014/15. Claimants struggled to pay for essential household bills and food for them

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[28] I have highlighted my analytical codes in bold throughout section 8.2.

and their children, they were forced to depend on Foodbanks, with some getting into thousands of pounds worth of debt. Claimants experienced overpayments ranging from £700 to £12,000. **Finding out** about overpayments often happens in abstract and dehumanising forms when claimants' bank cards were declined at supermarket checkouts, or from automatic notices and letters that are produced by computers which are difficult for claimants to understand**.** Claimants were discouraged from **wanting to work** in fear it would create overpayments and not make them **better off.** Furthermore, overpayments influences how claimants felt about **being eligible**; i.e., undeserving of financial support from government. As a result, overpayments make claimants feel inferior, disempowered and worthless, which lead to claimants to losing their pride and suffer from anxiety, stress, hopelessness and depression.

I analysed how these adverse physical, psychological, financial, social and political effects on claimants were created through accounting technologies. Claimants' lives are subjected to abstract calculative practices which measure and portray claimants according to their economic activities. Claimants carry on living their lives not knowing that their everyday decisions and behaviours are subjected and tested by accounting technologies which survey and judge them. I showed how the TC system operates as an accounting technology of governance which categorises citizens as deserving or non-deserving of TC payments assessed based on their economic activities. I demonstrated how accounting technologies exert relational power and (re)construct the minds, bodies and actions of claimants and how they value themselves and others in the TC field. Accounting technologies lurk behind the scenes of claimants' everyday lives, which only become visible to claimants until it is too late, i.e., when they experience an overpayment, are made financially worse off, which trap them in welfare poverty and stigma. Accounting technologies of the TC system thus reinforce neoliberalism, stigmatisation, and inequality in society.

8.2.2 RQ 2: What happens when tax credits claimants encounter HMRC frontline workers?

I explored what happens after claimants find out about their overpayments and make contact with HMRC. This question concentrated on communicative practices mediated by accounting technologies between HMRC workers and claimants. Chapter 5 demonstrates how accounting technologies exert relational power during encounters between HMRC workers and claimants and how they (re)construct such encounters and claimant outcomes in terms of economic,

cultural and emotional capital and habitus (Bourdieu, 1982; Cottingham, 2016). I identified four accounting technologies of relational power which exert relational power during encounters. First, claimants were **put on hold**, forced to wait for help and information from HMRC workers. Second, claimants and their cases were **passed on** between different HMRC workers, geographical locations, teams, units and departments. Third, claimants had to **prove themselves** to HMRC workers. Fourth, after being **put on hold**, **passed on** and having to **prove themselves**, some claimants ended up **not getting help** from HMRC workers. All four accounting technologies of relational power disempower claimants as they struggle to receive and subsequently lose cultural capital (information and skills), economic capital (money to, for example, pay their phone bill to stay on hold), and emotional capital (empathy, compassion, anger, motivation, confidence). Claimants' struggle for capital during encounters with HMRC workers was heavily influenced by accounting technologies. For example, claimants had to provide information and prove themselves to HMRC workers in calculative digitised ways. In addition, claimants had to prove themselves to HMRC workers when the latter gave more value to predetermined digitised forms of claimant information provided by ICT, rather than information provided directly from the source, i.e., claimants. This also led to HMRC workers communicating with claimants without emotion, empathy and patience, displaying robotic and mechanical traits. Thus, accounting technologies dehumanise the relationship between HMRC workers and claimants.

I also demonstrated how accounting technologies make claimants more responsible and more accountable toward HMRC workers and ICT systems. For example, by having to provide information in a specific format so that it could be processed by the accounting system, otherwise they were punished for making errors which caused overpayments. By contrast, HMRC workers were neither held accountable nor responsible for providing information to claimants in ways that were helpful and comprehensible. Thus, accounting technologies produced asymmetry in accountability and responsibility through relational power exerted during encounters.

8.2.3 RQ 3: How do HMRC frontline workers administer tax credits?

This question focused on everyday practices of HMRC workers, including what it is like to work in a tax office, the struggles and pressures faced by HMRC workers and the coping mechanisms adopted by them. I identified four accounting technologies of relational power (Foucault, 1990) which (re)construct the roles and practices of HMRC workers. First, HMRC workers experience a **frog in a pan**, as their roles are gradually transformed from being part of the community and providing helpful advice to citizens they had come to know over time to increasingly dysfunctional roles, which are distant, fragmented and mechanical. These transformations are underpinned by New Public Management (NPM), a wider neoliberal public service reform movement aimed at greater efficiency and value for money. Secondly, HMRC workers experience **shifting sands** which refers to the rapid and frequent relocation and fragmentation of HMRC workers' roles and work places. I showed how this became difficult for HMRC workers to manage. Third, **going paperless** highlights the increased use and dependence of digitisation, underpinned by NPM. I demonstrated how this reduced HMRC workers' capacities to exercise human instincts, emotions and senses when making decisions and dealing with claimant cases. Fourth, I showed how HMRC workers were under constant surveillance for **meeting targets**. Daily staff management meetings and digitised performance management systems systematically remind and sanction HMRC workers to achieve performance targets, which focus on efficiency rather than human needs and support of HMRC workers and claimants. These four types of relational power, mediated through digitised accounting technologies, constantly control and evaluate HMRC workers' behaviour. I demonstrate how accounting technologies divide, monitor, value and assess HMRC workers, dangerously constraining, isolating and distancing them from each other and claimants. Consequently, accounting technologies disempower HMRC workers by reducing their cultural, social and emotional capital in the workplace.

Some HMRC workers adopt coping mechanisms to navigate the web of power relations with accounting technologies and claimants. This, in turn, explains my findings in Chapter 5, namely why claimants were **put on hold, passed on** and **not getting help** from HMRC workers. Accounting technologies negatively impact on HMRC workers, who are disempowered and no longer enjoyed their work. This leads to some HMRC workers suffering from physical and/or mental illness. The reconstruction of the tax office in line with the principles of NPM led to

dysfunctional everyday practices for HMRC workers and made the administration of TC inefficient, ineffective and a source of socio-economic injustice.

8.2.4 RQ 4: How do claimants respond to tax credits overpayments and with which results?

I examined what claimants do in response to their encounters with HMRC workers who were unable to provide them with meaningful information, help and support to understand their TC awards and overpayments. I showed how claimants struggle with **working it out** themselves and I identified three distinct courses of action claimants took in response. Each of them had substantial consequences for claimants' financial outcomes and feelings of self-worth. The first and most predominant response was to **give in**. This occurred after or before trying to work out, understand, and challenge overpayments. This response reduces a claimant's cultural and economic capital and feelings of self-worth, which ultimately disempowers them. The second and third responses came from claimants who became self-responsible for **helping themselves.** Becoming self-responsible results in different outcomes in comparison to giving in, i.e., claimants ended up increasing their cultural and social capital, which sometimes led to increasing their economic capital, and ultimately empowering claimants. I also demonstrated how and why other individuals (friends, family) and organisations (CA, Professional Advocates and MPs) step in to compensate for the inability of HMRC workers to help and support claimants. Thus, the accounting technologies identified in answering RQs 2 and 3, led to a shift in responsibility from HMRC workers and the public sector, to the private and third sectors, underpinned by neoliberal discourse.

Moreover, I demonstrated how some claimants were incapable of becoming self-responsible, particularly claimants who have disabilities or dealing with illness or stress in their lives. Some claimants struggled with **making time** to deal with TCs because they had to deal with other complex problems in their lives. Some claimants also find it difficult to be self-responsible because they lack the necessary capital. It is only those claimants who have sufficient cultural, social and economic capital that are able to be self-responsible, not give in, help themselves and thus avoid becoming financially worse off.

8.2.5 Main RQ: How does the TC system affect the financial and existential hardship of claimants?

In combination, my results demonstrate how accounting technologies of the TC system exert relational power through everyday mundane practices of and between claimants and HMRC workers. Examples include forms and letters, automated telephone helplines, ICT and PMS. Ultimately, relational power, mediated through accounting technologies, (re)construct claimants' subjectivities and identities (RQ1, Chapter 4), (re)construct communicative practices and relationships between claimants and HMRC workers (RQ2, Chapter 5), (re)construct HMRC workers' subjectivities and identities in the workplace (RQ3, Chapter 6); and affect the financial and existential outcomes of claimants and position in the social hierarchy (RQ4, Chapter 7). Based on my findings, I argue that accounting technologies have a detrimental effect on a significant number of claimants; and sustain neoliberal discourse in the minds, bodies and actions of claimants and HMRC workers, consequently maintaining social inequality and poverty. Accounting technologies and actors of the TC field interact within a web of relational power forcing claimants to become self-responsible for their own welfare and financial outcome. However, accounting technologies disempower a significant proportion of claimants and make it difficult for them to become self-responsible. Such claimants end up financially worse off, stigmatised and considered failures, because they go against the grain and are unable to transform into "*homo-economicus*" (Foucault, 2008, p. 226).

8.3 Implications of the research and recommendations for policy and practice

Prior public sector accounting research (PSAR) predominantly focuses on either vertical or horizontal forms of power, control and accountability and is limited to mechanical and "descriptive accounts of accounting systems" (Hopwood and Miller, 1994, p. 15). Accounting research is not taken seriously by policymakers due to lack of empirical research (Broadbent and Guthrie, 2008). Although there is an increased focus on tax policy administration (Sikka et al., 2016) there is still a lack of empirically-based critical research which focus on the role and implications of accounting in everyday practice (Cooper, 2015; Broadbent and Guthrie, 2008; Ball and Osborne, 2011; Osborne, 2010). More needs to be done in order to understand and improve the design and administration of welfare policy, including TC, and how

accounting technologies operate and shape outcomes on the real lives of welfare recipients and their children.

Thus, I make several theoretical and methodological contributions to the literature. I make theoretical contributions to existing public service accounting research (PSAR), critical accounting, tax and PA research by adopting a theoretical pluralist approach drawing on theories from multi-disciplines to aid a better understanding of the complex practices of accounting and public service administration (Cooper, 2015; Broadbent and Guthrie, 2008). I draw on and interweave theories from PA and social theory with accounting theory. Second, I approach the notion of power, control and discourse as a web of emergent relational practices. I do this by examining accounting in its wider social and organisational contexts, across multiple levels of enquiry and social domains, including political, domestic, professional and organisational. I show how the study of power through accounting technologies is not limited to hierarchical dictatorial administrative systems or limited to one organisation or social domain. Rather, accounting technologies are fluid, visible and invisible and exert power across multiple social domains and pervade everyday practices of individuals, shaping how individuals act, think and feel about themselves and others. Third, I introduce and apply Lispky's theory on street-level bureaucracy and Boven and Zouridis' (2002) work on screen-level bureaucracy to the accounting literature. Lipsky, and Boven and Zouridis' work has been applied and developed in PA research, but it has not been applied to accounting research. Their work helps develop an understanding of how accounting technologies impact the practices of frontline public service workers (bureaucrats). Fourth, I introduce and apply the concept of emotional capital (Cottingham, 2016) to accounting research. The concept of emotional capital has mainly been used in education, healthcare and family research, but has rarely been used by accounting scholars, if at all. Finally, I make a contribution to the tax literature by examining the role and implications of accounting technologies within tax policy administration. Currently tax policy research lacks a focus on the ole and implications of accounting in the way tax policy is administered. I demonstrate that accounting technologies can restrict and hinder the effectiveness of tax policy programmes.

With respect to methodological contributions, and as previously mentioned in this chapter, existing TC studies adopt positivist and quantitative methodological approaches. In addition, public service accounting research focus too much on structural forms of power and the role of management and is not 'in touch' with practices between public servants and citizens 'on the

frontline' (Cooper, 2015; Broadbent and Guthrie, 2008). Accounting research must consider the complex dynamics of human emotion, suffering, communication, conflict and (im)personal connections enacted at the frontline (Cooper, 2015), especially in an era which increasingly depends on accounting, via ICT and calculative techniques, to administer public services. Therefore, first, I introduce critical ethnography and grounded theory approaches to TC and public service accounting research. Second, my study uses data which is based on people's real-life experiences using qualitative data collection and analysis methods, including observations, interviews and participatory work, rather than using mass secondary statistical data or secondary documentation. Third, I focus on practices and encounters on the frontline of public services rather than managerial levels commonly used in accounting research.

In addition, my study also makes a practical contribution to improve policy and policy administration by offering several recommendations to improve the wellbeing and empowerment of bureaucrats and welfare recipients and improve financial hardship for welfare recipients. Thus, improving inequality and stigma in society. Claimants and HMRC workers can use my study as impetus for political and trade union action to empower themselves to improve their experiences, self-worth and alleviate financial hardship. Practitioners, such as tax advisers, accountants and Citizen Advice (CA) workers, can draw on my study to gain a better understanding of why claimants need their services and on which aspects of TCs they need help and guidance. Practitioners and other organisations can use insights of my study to lobby government to improve and reallocate resources toward policy administration. Policy-makers and government ministers can use insights from my study to understand the true scale and serious consequences the administration of TC policy has on the lived experience of claimants and HMRC workers, how and why its administration is dysfunctional and what can be done to make it more effective at improving the lives of claimants and their children. My study shows how accounting research can make an important and practical contribution to making a difference in society, not only to improve the TC system, but also develop and improve other government welfare programmes.

My study provides useful insights for improving what goes on 'at the frontline' of public services during encounters and the accounting technologies mediating these. HMRC workers have lost the ability to foster trusting relationships and diffuse confrontations with citizens, because of the increased use of and dependence on accounting technologies within HMRC. In addition, accounting technologies have transformed the role of HMRC workers by reducing

their autonomy to exercise discretion toward claimants. HMRC workers operate as mere mechanical administrators of ICT systems. My study shows how standardisation, outsourcing, fragmentation, segregation and the distancing of HMRC workers from claimants, in the name of efficiency, has cost money and made TC policy ineffective and overly complex. I recommend that HMRC workers and claimants should develop more authentic relationships, in which they have space and time to engage in conversation to discuss and share problems in more humane and caring manner and environment.

My findings and recommendations come at a time when the new Universal Credits (UC) programme is being introduced in the UK on a phased basis. UC merges six existing benefits, including TCs, into one single payment for claimants. Rollout of UCs started in March 2016 and is continuing. Following four unplanned changes to its time schedule, it is now expected to be completely rolled out across the UK by March 2023. According to a National Audit Report (NAO, 2018) its administration and spending so far has not delivered value for money, due to its design flaws. For example, planned and estimated administrative costs to run each claim have increased from £173 to £699 per claim (NAO, 2018, p. 9). Since rollout, many UC claimants have experienced major delays in receiving UC payments leading them into debt, homelessness and depending on Foodbanks. For example, twenty per-cent of UC claimants, between January and October 2017, had to wait five-months or more (*ibid*, p. 36) for UC payments. The aim of UC was to simplify the TC and welfare benefits system for both bureaucrats and claimants. However, according to several reports, it seems to be resulting in similar outcomes and experiences found in my study of the TC system.

Public services depend too heavily on private sector methods and accounting technologies. It is clear from my study of the TCs system that this approach is ill-equipped to deal with real life social problems. These problems which are associated with NPM and the neoliberal state have been highlighted widely in attempts to develop an alternative, relational state (Bell and Smerdon, 2011; Cooke and Muir, 2012; Council on Social Action; 2009; Muir and Parker, 2014; Denhardt, 2011; Gwilym, 2018). Based on my study, I offer seven main recommendations to reform public services by promoting ways to foster deep relationships between bureaucrats and citizens, enabling them to tackle complex issues and share problems in holistic and humane ways, improving experiences for both bureaucrats and citizens and making public services more effective.

I begin with my recommendations for improving TC claimant experiences. I should emphasise that all claimants who took part in this study and experienced an overpayment did not have an issue with the overpayment *per se*. Claimants told me they would be willing to accept their overpayment, if they could understand it and what caused it so as to challenge or avoid overpayments in future. Claimants found the TC system "too complicated" (Int 3) and want a "simpler system" (Int 3; Int 10). This study highlights the need for HMRC workers to provide useful and meaningful information to claimants in more personal humane ways. To that end, I make five recommendations to improve claimants' experience, and their encounters and communication with HMRC workers.

First, the TC system needs to become less complicated and provide clearer information in understandable format to claimants. HMRC workers should have access to more information and improve their skills to understand information calculated by computer software. Their role needs to be that of a translator of accounting technologies and its technical terms and information into lay language that claimants can understand. Accounting technologies should not withhold information, but instead provide HMRC workers and claimants full access to its information so that they can review and check the information is correct. This would increase transparency, encourage claimants to correct errors, and empower claimants through an increased sense of control over their claim.

Second, accounting technologies have isolated and distanced HMRC workers from claimants through the closure of local tax offices and increased use of telephone and on-line services (ICT). This has a profound adverse effect on communication between HMRC workers and claimants. HMRC workers should spend more time listening, talking and understanding claimants, rather than rely on accounting technologies to provide them with the information needed to make decisions. HMRC workers should be trained in how to express empathy and respect towards claimants when using accounting technologies to communicate with claimants, e.g., on the telephone or online. TC administration should revert back to face-to-face encounters in local offices, because this would encourage a more holistic approach to communication involving the use of body language and expression of emotions. This would reduce the negative influence of accounting technologies, making encounters more humane. What is more, dealing with the same claimant/HMRC worker over time would foster closer relationships and improve mutual understanding of each other's' circumstances. However, I write this thesis in an era of efficiency, austerity and digitisation of public services, one in

which closure of local tax offices have become taken-for-granted events. Thus, I recommend at the very least setting up local drop-ins, i.e., face-to-face sessions at local community centres, public libraries or schools. Alternatively, HMRC workers could have live-interactive video meetings with citizens over the internet. This recommendation is not ideal for those claimants who lack computer skills or have no access to the internet, but at least it is a step towards making it possible for both HMRC workers and claimants to communicate in humane face-to-face ways.

Third, information provided by HMRC should be more accessible for people with disabilities. This includes those suffering from physical and mental illness and stress. Information should be presented and made easily available for claimants using programmes, such as 'Easy Read', which incorporates bigger spacing, pictures and colours to aid reading, understanding and interpretation of information. Further, written documentation should be provided by HMRC in audio format, rather than written form. HMRC already have these facilities, but claimants are not aware of them because they are not promoted by HMRC workers. The design and the way accounting technologies operate within HMRC assume that claimants have the skills and resources (capital) to understand and challenge their overpayments and that the responsibility for holding such capital should be placed on claimants. However, allowances should be made for claimants who are structurally disadvantaged. All HMRC workers should be trained in how to identify claimants that are disadvantaged. All HMRC workers should be informed and kept up-to-date about alternative services and forms of communication that can help disadvantaged claimants understand their TC and overpayments.

Fourth, the TC system should be made easier for claimants to complain about the service they receive from HMRC workers. For example, claimants should not have to write a letter of complaint, which can be a barrier to some claimants, lead to delays and diffuse their motivations and emotions for making a complaint. Claimants, particularly those on low incomes, will refrain from complaining, if there are barriers to having their voices heard. Claimants should be able to make formal complaints immediately following their experience on the telephone to a dedicated complaints team that is available seven days a week, rather than having to use bureaucratic accounting systems, which lead to delays, passing them on and which require claimants to hold certain skills and knowledge to navigate through accounting processes. This way, HMRC would have a better grasp of the real number of complaints and would be alerted to the problems in the TC system.

Fifth, closure of local tax offices and the increased use of ICT make it more difficult for claimants to compare their experiences with each other, making them feel isolated and unaware of others who have similar experiences. Isolation disempower claimants, thus making it less likely they will challenge overpayments. Although some TC and welfare social groups exist on-line, I recommend setting-up local TC and welfare benefit groups where claimants can meet face-to-face and share their experiences. This would also encourage claimants to share knowledge and skills, thus increasing their capital and empowering them. Some claimants may not want to attend local meetings for fear of being identified and stigmatised. In this case I recommend online groups and forums, such as The Low Income Tax Reform Group (LITRG) and Tax Credit Casualties (TCC), which provide free help and support to claimants. Receiving support will empower claimants, thus constituting a step forward towards reducing their stigmatisation and improving their financial hardship.

My sixth recommendation relates to HMRC workers. My study shows how and why HMRC workers are stressed, feel helpless and disempowered at work, which can have detrimental effects on their health (e.g., anxiety, depression etc.). This can lead to increases in sickness absence, resulting in increased sick pay and rendering the TC system dysfunctional due to insufficient staff numbers to handle claimant calls and cases. In the DWP, "a reduction of one day in the average annual level of sickness absence per employee was the equivalent of roughly 400 more staff being at work on any given day" (Former DWP Permanent Secretary Sir Leigh Lewis, January 2017[29]). In addition, "levels of sickness absence in an organisation are a proxy for the health and effectiveness of the organisation as a whole. At its crudest, organisations with high levels of sickness absence tend also to have worse management, poorer performance, lower morale and, in the private sector, worse profitability" (*ibid.*). Sickness absence has always been a problem, whether in the public or private sector. However, my study shows how accounting technologies cause stress for HMRC workers. Therefore, I recommend that managers and supervisors should monitor levels of stress in the work place, instead of tolerating it and taking it for granted. This might seem an impossible task, because public services are continuously under pressure to meet public expectations, performance targets, financial

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[29] Accessed at: http://www.civilserviceworld.com/articles/opinion/former-dwp-perm-sec-sir-leigh-lewis-how-reduce-sickness-absence-civil-service?utm_medium=email&utm_campaign=Jan%2018%20-%20Kirona%20webinarOracle%20eventData%20driven%20CSW%20webinar&utm_content=Jan%2018%20-%20Kirona%20webinarOracle%20eventData%20driven%20CSW%20webinar+CID_ac4fa2e11e1e107fbfd65e6 9b2188517&utm_source=Email%20newsletters&utm_term=Former%20DWP%20perm%20sec%20Sir%20Leigh%20Lewis%20on%20how%20to%20reduce%20sickness%20absence%20in%20the%20civil%20service Accessed on: 26.01.17

pressures and austerity and staff cuts. None of these will necessarily go away. However, I recommend managers to set up a work stress management strategy that will capture the true scale of the problem. Managers need to make time to have conversations with frontline workers to understand their everyday experiences with citizens and what triggers stress. Talking to workers will give managers an understanding of the day to day pressures faced by frontline workers. In addition, frontline workers will feel empowered and taken seriously by having their voices heard. Managers should ensure and give complete reassurances to frontline workers that whatever they talk about will not be used against them for this strategy to work effectively.

My seventh recommendation appeals to policymakers and HMRC managers to initiate a new approach to public services, which includes bringing bureaucrats and citizens closer together by fostering holistic and humanised conversations. My study shows how the TC system is part of the neoliberalist ideology which values efficiency and private sector principles more than helping and providing welfare for citizens. It is important to understand the pervasive ways and power of accounting in society and how it contributes to the shift from Welfare to Workfare (Peck, 1998), in which all human beings, whatever their background, needs and circumstances, are expected to work, become self-responsible and entrepreneurs of their own lives. Accounting technologies of the TC system reinforce this neoliberal discourse through everyday practices, resulting in HMRC workers and claimants valuing themselves and others as economic and financial objects, rather than as human beings who have emotions and often live in desperate financial hardship. More tailored services toward citizens will improve mutual understanding and trust between bureaucrats and citizens, thus providing better support and empowerment for both. Moreover, this will result in delivering more effective and democratic public services (Bell and Smerdon, 2011; Cooke and Muir, 2012; Council on Social Action; 2009; Muir and Parker, 2014; Denhardt, 2011; Gwilym, 2018), ultimately reducing the amount of public money wasted on ineffective programmes and improving inequality and stigmatisation of groups and individuals in society.

To sum up, my study demonstrates the unanticipated consequences and adverse effects of neoliberalism as a public service reform paradigm. All seven recommendations imply a shift away from the neoliberal discourse underpinning the TC system and public services more widely. I argue for reform towards a relational based paradigm which values reciprocity, empathy, respect and dignity between claimants and HMRC workers. Some claimants are carers, parents, etc. and some have to deal with disabilities, learning difficulties, illness, stress

and everyday real-life problems. Claimants need to be treated as human beings, rather than abstract fragmented economic objects, and need to be provided with meaningful help and support from HMRC workers.

8.4 Limitations and recommendations for future research

Alternative methods of collecting and analysing data could have been used for this study. The location of my interview participants was geographically limited to North Wales and North West England. It would be interesting for future research to explore how my findings apply to a wider population. Nevertheless, my findings seem to be in line with UK-wide findings of the Tax Credits Casualties report, social network forums and HMRC statistics. In addition, examining the experiences and outcomes of claimants who come from diverse socio-economic backgrounds would allow me to compare and analyse any differences in outcomes. For example, examining any differences in outcomes between claimants with different educational qualifications, self-employed *versus* employed claimants, unemployed *versus* employed claimants, and claimants with children *versus* without children. Further, the dominant methodological approaches adopted in existing TC research are positivist and quantitative. I adopted ethnographic, mainly qualitative methods grounded in critical interpretivism.

There were limitations with respect to the number and diversity of individuals included in my study. My findings show how claimants with disabilities and learning difficulties struggle to deal with their TC and overpayments, thus ending up financially worse off. Interviewing more claimants who have disabilities and learning difficulties, and specific organisations associated in helping claimants, such as Advocacy Schemes and SCOPE, would allow me to examine the effects of accounting technologies on people with disabilities and learning difficulties more widely, incorporating different perspectives from different actors. Furthermore, interviewing a random sample of practitioners, such as accountants, would also provide additional perspectives and understanding about their role in the TC field and how accounting technologies shape their practices and outcomes for their clients (e.g., self-employed claimants). In addition, getting access to HMRC workers proved very difficult. I adopted several different ways of trying to overcome this which led me to interview four HMRC workers. It would be interesting for future research to explore how my findings apply to HMRC workers on a wider scale, including, frontline staff, supervisors and senior managers from different departments and geographical locations.

Moreover, examining the experiences of volunteers who work for organisations specifically setup to help TC claimants, such as Tax Credit Casualties and Low Income Tax Reform Group, would provide insights into how and why accounting technologies cause them to enter/leave the TC field, increase/reduce claimants' capital and shape claimants' outcomes. Analysing publicly available research reports conducted by the Low Income Tax Reform Group, Citizen Advice and The Adjudicator's Office would also provide additional perspectives and understanding as to how issues highlighted in my study of TCs effect other organisations who have to step in and compensate for HMRC 'unhelpful' services and how this affects their organisation and resources.

Finally, my study could stimulate future research drawing on my theoretical framework, analytical codes and findings to examine TC systems and other benefit systems elsewhere in the UK and world-wide.

8.5 Closing discussion and conclusion

My thesis argues for a fundamental change of view in the TC system. As Debbie Abrahams, the Shadow Work and Pensions Secretary, pointed out in 2016,

> We need to remember why we established the social security system in the first place. It is for all of us. It is like the NHS. It is about basic principles of inclusion, support and security for any one of us. You, me, we could have an accident we would need to call on the social security system. That's what a civilised country does. We need to change how it's delivered, how it's performance-managed and so on. But we need to change how our social security is seen.

<div align="right">

Debbie Abrahams MP, Shadow Work and Pensions Secretary,
(Labour party), 13th December 2016

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My study addresses Debbie Abrahams' call by providing suggestions on what needs to be changed and how to implement these changes in the TC and other welfare systems based on empirical data. In this neoliberal welfare era, accounting technologies are not so much concerned with meeting basic human needs and protecting citizens by improving their economic conditions and prosperity. Rather, they are about governing, surveying and influencing the minds and behaviour of claimants and HMRC workers (governmentality). Accounting technologies dehumanise the benefits system in which human needs and characteristics become devalued. This is contrary to the very definition of welfare, which strives to improve the wellbeing, happiness and prosperity of citizens. An interesting question

is whether the problems associated with the TC system are unintended or intended consequences. Overpayment problems, which led to serious financial hardship for claimants, have been known by government since at least 2004. Indeed, the government made a staggering intervention in April 2006 to reduce overpayments. Yet five years later, in 2011, overpayments forced HMRC to write off billions of pounds in TC debt. The government is thus aware of these problems but seems unwilling to implement changes to improve outcomes for claimants.

My study answers my main research question (RQ), which is, '***How does the TC system affect the financial and existential hardship of claimants?***' by demonstrating that the TC system operates smoothly for claimants who are capable of aligning their minds and actions according to neoliberal discourse, i.e., are capable of being self-responsible and dealing with accounting technologies of the TC system, but it is dysfunctional for claimants who are unable to be self-responsible and lack the necessary capital required to engage with accounting technologies. So, is this a deliberate ploy, motivated by neoliberal political agenda, that does not care for poor and powerless claimants who suffer overpayments and are less likely to vote or lobby government? Or is it simply inherent in neoliberalism and a collective inability to think and act beyond it? Based on my findings, I argue these consequences are attributable to accounting technologies which the government has come to depend on. Accounting technologies exert relational power through everyday taken-for-granted practices of HMRC workers and claimants. They have become so embedded to such an extent that nobody is fully in control of what happens in its system of relational power. This explains why the government continues to write off billions of pounds worth of TC debt, instead of changing the way accounting technologies influence overpayments and debt.

My study shows how accounting technologies pervade the practices of and encounters between HMRC workers and claimants, ultimately (re)shaping how HMRC workers and claimants think and act in the TC field. Accounting technologies reduce economic, cultural, social and emotional capital for both HMRC workers and claimants, which ultimately determine claimants' position on the social hierarchy. Moreover, my study shows the danger of incorporating accounting technologies into the administration of welfare benefits without critical reflection and revision, particularly with respect to their potentially adverse impact on the most vulnerable citizens in society who desperately depend on welfare support.

Focusing on the conditions and consequences of accounting practices on individuals and society will "make possible an understanding of the way accounting practices contribute to the production and reproductions of organisational life" (Hopwood and Miller, 1994, p. 15; see also Roberts and Scapens, 1985). This would further our understanding of the complex relational dynamics between ways of calculating and managing a governable population. (Hopwood and Miller, 1994). From this perspective, my study shows how accounting is a powerful force in (re)constructing agency and the structure of the TC field and also the subjectivity and everyday practices of field actors. To understand the relationship between structure and agency in the social world is to understand and analyse the accounting technologies which lurk behind them. My study shows how accounting creeps into, and goes unnoticed within real-life everyday practice and how accounting has a substantial influence and effect on the amount of capital held by individuals, their financial hardship, stigmatisation and self-worth.

My study demonstrates how pursuing efficiency, at all costs, leads to an ineffective TC system. HMRC's panoptic lens is focussed so much on governing individuals and achieving short term financial goals, it devalues and shifts its focus away from helping and supporting individuals, in particular the most vulnerable in society. If public service is to achieve some of its main aims of justice, redistribution, social inequality and fairness, HMRC must adopt relational and holistic approaches when dealing with HMRC workers and citizens.

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Appendix A

Interview Guide

First and last questions will always be the same (slightly modified for type of participant (claimant, HMRC worker, CAB worker etc. Middle questions are unstructured, but this document gives some guidance to help participants talk about their experiences.

Sub-questions (a, b, c etc.) are used as prompts to help participants talk about their experiences)

Interview questions for claimants

FIRST QUESTIONS

1. Take me back to the moment when you first heard about tax credits. Could you walk me through this?
    a. How did you find out?
    b. How did this make you feel?

2. Could you walk me through the first time you applied for tax credits?
    a. What were your thoughts?
    b. How did this make you feel?
    c. Where were you when you? How did you claim?

MIDDLE QUESTIONS – used to help prompt participant

3. Can you walk me through a time when you renewed your tax credits claim?
    a. What were your thoughts?
    b. How did this make you feel?
    c. Where were you when you? How did you renew?

4. Can you walk me through a time when you communicated with a tax credit worker?
    a. What was it about?
    b. Where were you when this was happening?
    c. Who else was with you?
    d. How did this make you feel?

5. Can you walk me through an example of when you had to deal with any issues relating to tax credits?
    a. What was it about?
    b. Where were you when this was happening?
    c. Who else was with you?
    d. How did this make you feel?

6. Have you heard of tax credit overpayments?
     a. Can you walk me through your experience of overpayments?
          i. How did you find out? Where were you?
          ii. How did you feel?
     b. What happened after you found out?
     c. Who else knew about this? Why, and how did it come about?

FINAL QUESTIONS

7. How would you compare your thoughts on tax credits when you first found out about them and now?

8. If you had a magic wand and could change one thing about tax credits, what would that be, and why?

Interview questions for workers

FIRST QUESTIONS

1. How did you come about working at the HMRC (or CAB)? Could you walk me through this?
   a. How long have you worked there?
   b. What were your thoughts about your role there at that point?

MIDDLE QUESTIONS – used to help prompt participant

2. Can you walk me through a typical day at work?
   a. Where were you?
   b. Who was with you?
   c. What does it look like?
   d. What did you do?
   e. What were your thoughts/feelings?

3. Can you walk me through a time when you dealt with a claimant?
   a. Where were you?
   b. Who was with you?
   c. What does it look like?
   d. What did you do?
   e. What were your thoughts/feelings?

4. Can you walk me through a time when you worked with a colleague?
   a. What was it about?
   b. Where were you when this was happening?
   c. Who else was with you?
   d. How did this make you feel?

5. Can you walk me through an example of when you had to deal with any issues relating to a claimant/case?
   a. What was it about?
   b. Where were you when this was happening?
   c. Who else was with you?
   d. How did this make you feel?

FINAL QUESTIONS

6. How has your job role changed when you first worked at the HMRC (CAB) to now?

7. How would you compare your thoughts/feelings about working at the HMRC (CAB) to now?

8. If you had a magic wand and could change one thing about tax credits, what would that be, and why?

Additional notes for me

Other ways to encourage participants to talk, elaborate and remember:
'Oh, that's really interesting….'
 'Can you give me an example of that?'
'Why is this?'
'How does this make your feel?'
'Where were you?'

If participant asks for my opinion, or asks me a question during the interview:
Do not dismiss; but keep my response short.
E.g. "It's interesting you ask that, that's a good question, what do you think? What are your thoughts on this?" (flip the focus back to the interviewee asap).

How do I know I've got enough information?
I must use visualizability:
Am I able to reproduce the setting/scene of what happened from what the participant tells me? Do I know:
- who was there,
- where it was,
- what material was used,
- how participant felt,
- how did the scene come about, and
- what happened next?
- I need to avoid statements – I need a running movie: I need to walk through the experience with the participant.

Table A: Interview information for tax credit claimants and HMRC workers

Interviewee No.	Alias	Type of participant	Date of interview	Type of interview	Location of interview	Length of interview (minutes)	No. of pages of interview transcript	No. of words in interview transcript	Reflective memo on interview	
									No. of pages of interview memo	No. of words in memo
1	Clara	Claimant	17.07.2014	Face-to-face	Interviewee's home	68 minutes	23	10,859	2	869
2	Alison	Claimant	17.07.2014	Face-to-face	Interviewee's home	73 minutes	19	9,995	2	1,167
3	Tammy	Claimant	05.08.2014	Face-to-face	Interviewee's home	87 minutes	23	13,075	2	762
4a	Janet	Claimant	13.08.2014	Face-to-face	Interviewee's home	103 minutes	30	15,430	2	945
4b	Cain	Claimant	13.08.2014	Face-to-face	Interviewee's home	103 minutes	30	15,430	2	945
5	Hannah	Claimant	14.08.2014	Face-to-face	Interviewee's home	125 minutes	27	14,848	4	3,011
6	Sally	Claimant	20.08.2014	Face-to-face	Interviewee's home	77 minutes	21	12,449	3	1,634
7a	Simon	Claimant	01.09.2014	Face-to-face	Community Centre	73 minutes	24	11,093	5	3,066
7b	Fiona	Claimant	01.09.2014	Face-to-face	Community Centre	73 minutes	24	11,093	5	3,066
8	Elaine	Claimant	10.09.2014	Face-to-face	Café	75 minutes	17	9,059	5	3,098
9	Anna	Claimant	18.09.2014	Face-to-face	Café	91 minutes	17	9,862	3	1,797
10a	Colin	Landlord & care support	17.10.2014	Face-to-face	Café	130 minutes	24	13,621	8	5,150
10b	Mathew	Claimant	17.10.2014	Face-to-face	Café	130 minutes	24	13,621	5	3,258
		Second follow-up interview with Int. 10a	30.04.2015	Face-to-face	Café	139 minutes	16	7,930	4	1,981
11	Nadia	Claimant	18.11.2014	Face-to-face	Interviewee's home	117 minutes	26	13,644	2	1,180
12	Caitlyn	Claimant	19.11.2014	Face-to-face	Interviewee's home	106 minutes	22	14,411	6	3,854
13	Rachel	Claimant	12.06.2015	Face-to-face	Interviewee's home	42 minutes	10	3,844	2	796
14	Janet	Claimant	11.06.2015	Face-to-face	Interviewee's work	92 inutes	18	10,195	2	784
15	Kara	Claimant	16.10.2015	Face-to-face	Interviewee's home	105 minutes	20	10,762	4	2,255
23	Sonia	Claimant	08.05.2017	Face-to-face	Interviewee's home	118 minutes	17	5,895	6	3,489
16	Anna	Tax credit front-line worker	03.03.2015	Telephone	Interviewee's home	75 minutes	15	7,887	1	352
17	Dylan	Ex Tax Inspector	21.11.2014	Face-to-face	Interviewer's work	128 minutes	26	16,817	no individual memo	
18	Claire	Ex Tax Inspector	13.10.2014	Face-to-face	Interviewee's home	153 minutes	23	15,166	no individual memo	
24	Julie	Welfare & Tax credits technical adviser	19.06.2017	Telephone	Interviewee's home	109 minutes	16	5,674	no individual memo	

Table B(ii): Tax Credit Claimant background information summary

Interviewee No.	Alias	Age at interview	Marital status	Highest level of education achieved		Employment		Children		Any disabilities/learning difficulties / major health problems in houshold? Who?	Issue with overpayment? (£)	Year started claiming / involved with tax credits
				Qualification	Subject	Status	Job title	No. of	Age at interveiw			
1	Clara	27	Single	Not disclosed	Not disclosed	Employed	Senior Care Assistant	2	8 and 7	Yes: Child	Yes: Does not know amount	When 19 rears of age
2	Alison	39	Single	FE Diploma	Horticulture	Employed	Shop assistant	None	N/a	None disclosed	No	September 2012 to present
3	Tammy	41	Widowed	Not disclosed	Not disclosed	Employed	Reprographics technician	2	9 and 6	Yes: Spouse	Yes: £12,000	After Tomos was born to present
4a	Janet	46	Married	FE	N. N. E. B. Childminding	Employed	Community Nursery Nurse	2	21 and 14	Yes: Child	Yes: £8,000	Cannot recall
4b	Cain	47	Married	FE: City & Guilds	Not disclosed	Employed	Maintenance man	2	21 and 14	Yes: Claimant & Child	Yes: £8,000	Cannot recall
5	Hannah	45	Separated	FE Diploma	Horticulture	Self-employed	Company Director	2	20 an 18	None disclosed	Yes: £7,000 + £2,000	2003/04
6	Sally	35	Single	GCSE	N/A	Employed	Administration Support officer	2	5 and 3	None disclosed	No	When first child was born
7a	Simon	48	Married	Bachelor's degree	Mechanical Engineering	Employed	Academic lecturer	2	13 and 10	None disclosed	Yes: £900	2003/04 - withdrew in June 2007
7b	Fiona	41	Married	GCSE	N/A	Employed	Academic Admissions Secretary	2	13 and 10	None disclosed	Yes: £900	2003/04 - withdrew in June 2007
8	Elaine	40	Single	Bachelor's degree	Sociology	Employed & Self-employed	Waitress & Holistic therapist	1	20	None disclosed	Yes: Does not know amount	2003/04
9	Anna	31	In a relationship but lives alone	FE Diploma	Massage and reflexology	Employed	Waitress	1	12	None disclosed	No	When daughter was 7 years of age
10a	Colin	55	Single	Bachelor's degree & professional qualifications	Marketing	Employed & Self-employed	Support worker and landlord	None	N/A	None disclosed	Yes: £7,500 + £2,490	Not disclosed
10b	Mathew	38	Divorced	GCSE	N/A	Unemployed. Volunteering	N/A	1	3	Yes: Claimant	Yes: £2,490	When child was born
11	Nadia	30	In a relationship and living together	Bachelor's degree	Psychology	Employed	Waitress	2	13 and 8	Yes: Claimant	Yes: £4,000	2003/04
12	Caitlyn	38	Single	Bachelor's degree	Criminology & Criminal Justice	Unemployed	N/A	2	11 and 8	Yes: Child	Yes: £300 + 400	When first child was born
13	Rachel	49	Married	FE	N. N. E. B. Childminding	Self-employed	Childminding	2	22 and 17	None disclosed	None disclosed	8-9 years before interview
14	Janet	Not disclosed	Divorced	Not disclosed	Not disclosed	Employed	CAB Advisor	4	Not disclosed	Yes: Spouse	Yes: £1,000 + £900	2003/04 to date of interview
15	Kara	Not disclosed	Married	Not disclosed	Not disclosed	Unemployed. Volunteering	N/A	4	30, 29, 23 and 20	Yes: Child	Yes: £900	2003/04 to date of interview
23	Sonia	46	Divorced	FE Diploma	General Reception	Employed	Community Carer	2	22 and 20	None disclosed	Yes: £7,675	When child was born

*FE - Further Education College

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Table B(ii): HMRC workers background information summary

Interviewee No.	Alias	Age at interview	Marital status	Employment				Children	
				Status	Job title	Period worked		No. of	Age of.
16	Anna	Not disclosed	Married	Employed	Tax Credits Advisor	1999 to date of interview		Not disclosed	Not disclosed
17	Dylan	Not disclosed	Married	Employed	Academic lecturer	1985 and left in 2009/2010		1	Not disclosed
18	Claire	Not disclosed	Married	Retired	N/A	late 1970s to 2013		2	Not disclosed
24	Julie	Not disclosed	Not disclosed	Employed	Technical Adviser	1999 to present		Not disclsoed	Not disclosed

Table C(i): Other participants' background information summary

Interviewee No.	Alias	Employer	Age at interview	Marital status	Highest level of education achieved		Employment		Children No. of	Period working for CAB	Period working for Parliament
					Qualification	Subject	Status	Job title			
19	Sophie	CAB	Not disclosed	Not disclosed	Bachelor's degree	Psychology	Employed	Welfare Advisor	2	2001 to present	
20	Jenna	CAB	Not disclosed	Not disclosed	not disclosed	Not disclosed	Employed	Chief Executive	Not disclosed	2006 to present	
21	Mary	Government	42	Married	Bacherlor's degree	Law	Employed	Senior case worker	Not disclosed		From February 2014 to present
22	Harold	Government	62	Married	Bacherlor's degree	Social Work	Employed	MP	Not disclosed		2001 to present
25	Christine	Mental Health Advocacy Scheme	Not disclosed	Married	not disclosed	Not disclosed	Employed	Professional Advocate	Not disclosed		Not disclosed

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Table C(ii): Interview information for other participants

Interviewee No.	Alias	Type of participant	Date of interview	Type of interview	Location of interview	Length of interview (minutes)	No. of pages of interview transcript	No. of words in interview transcript	No. of pages of interview memo	No. of words in memo
						Interview			**Reflective memo on interview**	
19	Sophie	CAB Welfare Advisor	20.07.2015	Face-to-face	Work	62 minutes	12	6,365	2	797
20	Jenna	CAB Branch Chief Executive	21.05.2015	Face-to-face	Work	83 minutes	11	6,960	2	1,063
21	Mary	MP Senior case Worker	04.12.2015	Face-to-face	Work	76 minutes	15	9,497	4	2,300
22	Harold	MP Senior case Worker	04.12.2015	Face-to-face	Work	35 minutes	7	4,514	2	897
25	Christine	Professional Advocate	25.08.2017	Face-to-face	Work	69 minutes	14	9,202	no individual memo	

Table D(i): Data collected through participatory work: Voice Recordings made by researcher

Date of meeting	Description of data collected	Location	Length of meeting / memo (recorded minutes)	No. of pages of transcript	No. of words in transcript
Voice recording of meetings					
03.07.2015	Recording of meeting with claimant	Claimant's home	86		
24.07.2015	Recording of meeting with claimant	Claimant's home	79		
03.08.2015	Recording of meeting with claimant	Claimant's home	158		
21.08.2015	Recording of meeting with claimant	Claimant's home	222		
08.10.2015	Recording of meeting with claimant	Claimant's home	26		
01.02.2016	Recording of meeting with claimant	Claimant's home	62		
16.06.2016	Recording of meeting with claimant	Claimant's home	33		
17.06.2016	Recording of meeting with claimant	Claimant's home	64		
29.06.2016	Recording of meeting with claimant	Claimant's home	35		
01.08.2016	Recording of meeting with claimant	Claimant's home	87		
14.02.2017	Recording of meeting with claimant	Claimant's home	88		
05.04.2017	Recording of meeting with claimant following meeting with CAB Advisor	Café	51		
03.05.2017	Recording of meeting with claimant following meeting with CAB Advisor	Café	20		
07.06.2017	Recording of meeting with claimant following meeting with CAB Advisor	Café	13		
25.08.2017	Recording of meeting with claimant & claimant's Advocate following Tribunal Court hearing	Advocacy Office	69		
15.10.2017	Recording of meeting with claimant	Café	58		
Voice recording of telephone conversations					
17.06.2016	Telephone conversation between tax credit claimant and tax credit worker	Interviewee's home	11		
17.06.2016	Telephone conversation between tax credit claimant and tax credit worker	Interviewee's home	6		
23.08.2011 - 23.03.2017	Recorded telephone calls received by the HMRC on CD, under Freedom of Information Act. Con HMRC tax credit helpli		615		

Table D(ii): Data collected through participatory work: Reflection memos			
Date	Description	No. of pages	No. of words
03.07.2015	Reflective memo following meeting with claimant		
24.07.2015	Reflective memo following meeting with claimant		
03.08.2015	Reflective memo following meeting with claimant		
05.04.2017	Reflective memo following meeting with claimant & CAB Advisor		
03.05.2017	Reflective memo following meeting with claimant & CAB Advisor		
12.06.2017	Reflective memo following meeting with claimant at Tribunal Court		

Date / period covered	Type of document	Brief description	Prepared by	No. of pages
Table D(iii): Data collected through participatory work: Documentation				
April 2011 to April 2015	Award Notice	HMRC Tax Credit Award Notices and Final Decision Notices	HMRC	219
15.06.2015	Letter	Letter written by claimant to HMRC	Claimant	1
03.07.2015	Handwritten notes	Handwritten notes made during meeting with claimant	Researcher	19
	Booklet	Code of Practice (COP) 26 Form: What happens if we've paid you too much tax credit?	HMRC	19
05.07.2015	Handwritten notes	Handwritten notes made following meeting with claimant	Researcher	6
24.07.2015	Letter	Letter responding to claimant's letter dated 15.06.2015	HMRC	2
21.08.2015	Letter	Letter written by researcher and claimant to HMRC disputing overpayment	Researcher & claimant	1
21.08.2015	Form	HMRC TC846 Form: Tax Credits Overpayment Dispute Form completed	Researcher & claimant	2
21.08.2015	Additional notes	Additional Notes attached to TC846 Form	Researcher & claimant	4
21.08.2015	Letter	Letter to local MP enclosing copy of TC846 form and additional information	Researcher & claimant	1
09.09.2015	Letter	Letter from MP responding to letter dated 21.08.2015	MP	1
07.11.2015	Email	Email from Optician	Optician	1
20.11.2015	Letter	Letter from Optician	Optician	1
22.11.2015	Email	Email from Optician	Optician	1
25.11.2015	Compliment slip	Compliment slip from HMRC sending back Opticians' letter	HMRC	1
01.02.2016	PLSP	Claimant's Personal Learning Support Plan Summary	University	3
01.02.2016	Letter	Letter written by researcher and claimant to HMRC in response to telephone conversation with HMRC	Researcher & claimant	1
08.03.2016	Letter	Letter from HMRC responding to letter dated 01.02.2016	HMRC	2
08.03.2016	Factsheet	HMRC overpayment factsheet (sent with HMRC's letter dated 08.03.2016)	HMRC	1
15.03.2016	Letter	Letter from claimant's GP	GP	1
11.04.2016	Report	Irlen Syndrome report confirming claimant's diagnosis	The Irlen Centre	13
11.04.2016	Invoice	Invoice for diagnosis tests by The Irlen Centre	The Irlen Centre	1
20.04.2016	Letter	Letter written by researcher & claimant in response to HMRC's letter dated 08.03.2016	Researcher & claimant	2
27.04.2016	Proof of postage	Proof of postage for sending letter dated 20.04.2016 to HMRC	Post Office	1
29.04.2016	Proof of delivery	Proof of delivery that HMRC received letter dated 20.04.2016	Post Office	1
12.05.2016	Direction Notice	Direction Notice received by HM Courts & Tribunal Service	HM Courts & Tribunal Service	1
18.05.2016	Letter	Letter from HM Courts & Tribunals Service	HM Courts & Tribunal Service	1
09.06.2016	Form	HMRC Reconsideration form sent by HMRC	HMRC	2
16.06.2016	Letter	Letter written by researcher & claimant in response to letter from HM Courts & Tribunal Service dated 18.05.2016	Researcher & claimant	1
17.06.2016	Memo	Reflection memo	Researcher	4
17.06.2016	Proof of postage	Proof of postage for sending letter dated 16.06.2016 to HMRC	Post Office	1
17.06.2016	Letter	Letter written by researcher & claimant sent to HMRC enclosing copy of letter dated 20.04.2016	Researcher & claimant	1
20.06.2016	Proof of delivery	Proof of delivery that HMRC received letter dated 17.06.2016	Post Office	1
15.06.2016 - 30.06.2016	Facebook messages	Copy of Facebook messages between researcher and claimant	Researcher & claimant	12
21.07.2016	Letter	Letter from HMRC responding to letter dated 20.04.2016	HMRC	1
23.07.2016	Letter	Letter from HM Courts & Tribunal Service following telephone conversations between them and claimant	HM Courts & Tribunal Service	1
29.07.2016	Letter	Letter from HMRC responding to letter dated 20.04.2016	HMRC	2
01.08.2016	Letter	Letter written by researcher and claimant responding to letter dated 23.07.2016	Researcher & claimant	2
15.08.2016	Letter	Letter from HM Courts & Tribunal Service responding to letters dated 02.08.2016 and 05.08.2016	HM Courts & Tribunal Service	1
21.08.2016	Letter	Letter written by researcher and claimant responding to letter dated 15.08.2016 attaching original TC846 form and additional information	Researcher & claimant	1
23.08.2016	Letter	Letter written by researcher and claimant responding to letter dated 29.07.2016	Researcher & claimant	1
30.09.2016	Letter	Letter from HM Courts & Tribunal Service	HM Courts & Tribunal Service	1
30.09.2016	Direction Notice	Direction Notice received by HM Courts & Tribunal Service	HM Courts & Tribunal Service	2
10.11.2016	Letter	Letter received from HMRC attaching evidence from them and sent to the Tribunal Judge. Evidence includes: tax credit forms and Op dispute forms prepared by claimant, Diagnostic Assessment Report from the Miles Dyslexia Centre, hand-written letters made by claimant in the past, and letters prepared by researcher & claimant as included above	HMRC	111
02.02.2017	Letter	Letter from HM Courts & Tribunal Service enclosing copies of evidence they have received from the HMRC. Evidence includes copies of screen shots from HMRC computer systems screens, and HMRC's written response to dispute (see next row below).	HM Courts & Tribunal Service	14

Date / period covered	Type of document	Brief description	Prepared by	No. of pages
2013 - 2015	HMRC computer screen shots of claimant information	Copies of screen shots of HMRC computer system screens showing how claimant information inputted by, and shown to, front-line workers	HMRC	10
16.02.2017	Letter	Letter written by researcher & claimant in response to HM Courts & Tribunal Service's letter dated 02.02.2017	Researcher & claimant	3
12.03.2017	Letter	Letter from HM Courts & Tribunal Service enclosing copies of our letter dated 16.02.2017	HM Courts & Tribunal Service	4
12.03.2017	Letter	Letter from HM Courts & Tribunal Service enclosing Direction Notice	HM Courts & Tribunal Service	1
12.03.2017	Direction Notice	Direction Notice received by HM Courts & Tribunal Service	HM Courts & Tribunal Service	1
21.03.2017	Letter	Letter received from HMRC attaching evidence from them and sent to the Tribunal Judge. Evidence includes: screen shots of HMRC computer system screens, tax credit notices sent to claimant and copy of decision report made on a previous social security court case (see next row below).	HMRC	28
2013 - 2015	HMRC computer screen shots of claimant information	Copies of screen shots of HMRC computer system screens showing how claimant information inputted by, and shown to, front-line workers	HMRC	14
23.03.2017	Letter	Letter from HM Courts & Tribunal Service enclosing copies of evidence they have received from the HMRC. Evidence includes copies of screen shots from HMRC computer systems screens etc.	HM Courts & Tribunal Service	28
05.04.2017	Handwritten notes	Handwritten notes of researcher in preparation for first meeting with local CAB Advisor	Researcher	2
03.05.2017	Handwritten notes	Handwritten notes of researcher in preparation for second meeting with local CAB Advisor	Researcher	2
04.05.2017	Letter	Letter to HM Court & Tribunal Service in response to their letter 23.03.2017	Researcher & claimant	1
04.05.2017	Email	Email to claimant from researcher	Researcher	1
09.05.2017	Letter	Letter from HM Court & Tribunal Service confirming date of hearing	HM Courts & Tribunal Service	1
12.05.2017	Letter	Letter from HM Court & Tribunal Service addressing a query raised by researcher & claimant	HM Courts & Tribunal Service	1
19.06.2017	Letter	Letter to HM Court & Tribunal Service	Researcher & claimant	1
19.06.2017	Proof of postage	Proof of postage for letter dated 19.06.2017	Post Office	1
16.06.2017	Letter	Letter from HMRC providing copies of recorded telephone conversations between claimant and tax credit front-line worker (see next row below).	HMRC	1
21.06.2017	Letter	Letter from HMRC providing copies of screen shots of HMRC computer system's screens in response to our request under Freedom of Information Act	HMRC	1
21.06.2017	HMRC abbreviation and codes guide	Abbreviations/codes list and guide sent by HMRC to help understand codes and abbreviations used by front-line workers on computer screen shots when inputting claimant information into system (see next row below).	HMRC	9
23.08.2011 - 13.06.2017	HMRC computer screen shots of claimant information	Copies computer screen shots of information held about claimant on HMRC's computer system	HMRC	83
26.07.2017	Letter	Letter received from HMRC Courts & Tribunal Service confirming new date of hearing	HM Courts & Tribunal Service	3
08.09.2017	Letter	Letter received from HMRC providing further evidence sent by them to Tribunal Judge: Including further HMRC computer system screen shots of claimant information and memo of telephone conversation with claimant completed by front-line tax credit worker (see next two rows below)	HMRC	12
15.05.2014 - 09.08.2016	HMRC computer screen shots of claimant information	Copies computer screen shots of information held about claimant on HMRC's computer system	HMRC	5
01.10.2015	Memo of telephone call written by front-line worker	Memo of telephone conversation between front-line tax credit worker and claimant written by front-line tax credit worker	HMRC	2
12.09.2017	Letter	Letter received from HMRC in response to a Directions Notice from HMRC Courts & Tribunal Service	HMRC	2
23.09.2017	Letter	Letter received from HMRC Courts & Tribunal Service enclosing further evidence received from HMRC i.e. a copy HMRC's letter and enclosures dated 08.09.2017. These include hand-written notes since made by researcher	HM Courts & Tribunal Service	12
23.09.2017	Letter	Letter received form HMRC Courts & Tribunal Service enclosing Directions Notice	HM Courts & Tribunal Service	1
23.09.2017	Direction Notice	Direction Notice received by HM Courts & Tribunal Service in letter dated 23.09.2017	HM Courts & Tribunal Service	1
14.10.2017	Handwritten notes	Handwritten notes of researcher in preparation of her meeting with claimant on 15.10.2017	Researcher	4
16.10.2017	Letter	Letter written by researcher and claimant to HM Courts & Tribunal Service in response to HM Courts and Tribunal Service's letters dated 23.09.2017, enclosing evidence e.g. copy of claimant's PLSP etc.	Researcher & claimant	8
16.10.2017	Letter	Letter written by researcher and claimant to HMRC in response to their letter 12.09.2017, attaching evidence e.g. copy of Optician's letter	Researcher & claimant	4

Table D(iv): Data collected through participatory work: My experiences as a tax credit claimant

Date	Type of data	Type of Data	Length of recording	No. of pages of transcription / memo / letter	No. of words in transcription / memo / letter
23.05.2013	HMRC document	Tax Credit Award Notice for 2013.14		6	
11.07.2014	HMRC document	Final tax credit decision for 2013.14		4	
01.08.2014	Recording	Telephone conversation with tax credit worker	47 minutes	5	2,220
01.08.2014	Memo	Reflection memo		2	1,093
11.08.2014	HMRC document	Notice to Pay		2	
12.08.2014	HMRC document	HMRC TC846 Disputing an overpayment form		6	
12.08.2014	Memo	Reflection memo about completing TC846 appeal form		2	1,138
21.03.2015	HMRC letter	Letter received from HMRC		3	
21.03.2015	Memo	Reflection memo relating to HMRC's letter		4	2,371
13.10.2014	HMRC document	Reminder to pay		3	
23.04.2015	Letter	Letter written by me and sent to HMRC		2	666
24.06.2015	HMRC letter	Letter received from HMRC		1	
24.06.2015	Memo	Reflection memo relating to HMRC's letter		3	2,210
15.07.2015	Memo	Reflection memo about my experiences reenwing tax credits for the tax years 2013/14 and 2014/15		3	1298

Table D(v): Additional documentation collected.

Participant information relates to (if applicable)	Date / period covered	Type of document	Brief description	Source/Prepared by	No. of pages	Length of event (recorded minutes)	No. of pages transcribed	No. of words transcribed	No. of pages of reflection memo	No. of words in reflection memo
Int 23	03.05.2017	Debt Collector letter	Letter demanding claimant to pay debt of £7,675.38 (with envelope).	HMRC Debt Collector	1					
Int 23	08.05.2017	Observation & voice recording	Observation and voice recording of telephone conversation between tax credit claimant and front-line worker	Claimants & Front-line worker	N/A	69 minutes	10	3,405	6	3,489
Int 23	08.05.2017	Handwritten notes	Handwritten notes written by researcher during interview with Int 23	Researcher	2					
Int 10	09.01.2014	Letter	HMRC letter notifying claimant they are stopping his tax credits	HMRC	1					
Int 10	09.01.2014	Provisional tax credit statement	Provisional tax credit statement showing provisional tax credit award	HMRC	4					
Int 10	20.01.2014	Tax credit claim form	Tax credit claim form completed by claimant and his Landlord/Support Worker	Claimant and Landlord/Support Worker	10					
Int 10	20.01.2014	Letter	Letter written by Landlord/Support worker on behalf of claimant disputing overpayment	Landlord/Support worker on behalf of claimant	2					
Int 10	21.02.2014	Tax credit Annual Review form	Tax credit Annual Review form for tax year ending 05.04.2013	HMRC	3					
Int 10	22.01.2014	Tax credit award notice	Tax credit Award Notice for the period 06.04.2012 to 12.01.2013	HMRC	6					
Int 10	24.01.2014	Final tax credit decision notice	Final tax credit decision notice for the period 02.07.2011 to 05.04.2012	HMRC	4					
Int 10	07.02.2014	Letter	Letter written by Landlord/Support worker on behalf of claimant disputing overpayment	Landlord/Support worker on behalf of claimant	3					
Int 10	07.02.2014	Notice to pay	Demand for claimant to repay overpayment of £2,490.43 with payslip attached	HMRC	2					
Int 10	10.02.2014	Tax credit award notice	Tax credit Award Notice for the period 23.01.2014 - 05.04.2014	HMRC	6					
Int 10	27.02.2014	Letter	Letter from HMRC stating they cannot respond to Landlord/Support Worker's letter as he is an official representative for claimant. This letter requests the claimant completed a form TC689 to make Support Worker an official representative	HMRC	1					
Int 10		Guidance	Check you tax credit award notice form TC602	HMRC	2					
Int 10	14.03.2014	Final tax credit decision notice	Final tax credit decision notice for the period 06.04.2012 to 12.01.2013	HMRC	4					
Int 10	17.03.2014	Form to confirm representative	Completed 'Authority for an Intermediary to Act on your Behalf' Form TC689 sent to HMRC	Landlord/Support worker on behalf of claimant	2					
Int 10	17.03.2014	Letter	Letter to HMRC appealing against overpayment and sending the authorising a representative form to HMRC	Landlord/Support worker on behalf of claimant	2					
Int 10	17.03.2014	Proof of postage	Proof of postage for sending the above two document to HMRC	Post Office	1					

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Table D(v) continued: Additional documentation collected.

Participant information relates to (if applicable)	Date / period covered	Type of document	Brief description	Source/Prepared by	No. of pages	Length of event (recorded minutes)	No. of pages transcribed	No. of words transcribed	No. of pages of reflection memo	No. of words in reflection memo
Int 10	26.03.2014	Letter	HMRC letter explaining cause of overpayment	HMRC	2					
Int 10	02.05.2014	Letter	Letter written by Landlord/Support worker on behalf of claimant disputing overpayment disputing overpayment	Landlord/Support worker on behalf of claimant	2					
Int 10	02.05.2014	Proof of postage	Proof of postage for letter dated 02.05.2014 sent to HMRC	Post Office	1					
Int 10	02.05.2014	Receipt for proof of postage	Receipt showing financial cost to pay for postage of letter dated 02.05.2014 (shows £4.06)	Post Office	1					
Int 10	21.05.2014	Tax credit Annual Review form	Tax credit Annual Review form for tax year ending 5.04.2014	HMRC	4					
Int 10		Guidance form	What to do with your Annual Review' Guidance form	HMRC	2					
Int 10	04.06.2014	Handwritten notes	Handwritten notes of Landlord/Support Worker recording his telephone conversation with HMRC on 04.06.2014	Landlord/Support worker on behalf of claimant	1					
Int 10	18.06.2014	Letter	Letter from HMRC responding to Landlord/Support Worker's letter dated 15.03.2014	HMRC	2					
Int 10	19.06.2014	Notice to pay	Demand for claimant to pay overpayment of £1,321.15 with payslip attached	HMRC	3					
Int 10	20.06.2014	Letter	Letter from HMRC responding to Landlord/Support Worker's letter dated 20.02.2014	HMRC	2					
Int 10	16.07.2014	Letter	Letter prepared by Landlord/Support Worker in response to HMRC's letters dated 18th and 20th June 2014 and 26th March 2014.	Landlord/Support worker on behalf of claimant	2					
Int 10	16.07.2014	Proof of postage	Proof of postage for sending letter dated 16.07.2014 to the HMRC	Post office	1					
Int 10		Guidance booklet	Code of Practice COP26 booklet: 'What happens if we've paid you too much tax credits?'	HMRC	19					
Int 10	Undated	Handwritten notes	Various handwritten notes written on scraps of paper by Landlord/Support Worker. Includes: calculations, dates, times, addresses, telephone numbers, financial amounts, names of tax credit front-line workers and team they work in, dates claimant separated from wife etc.	Landlord/Support worker on behalf of claimant	8					
Int 10	01.11.2014	Handwritten notes	Handwritten notes written by researcher when analysing documents	Researcher	1					
Int 10	10.04.2015	Letter	Letter from HMRC responding to Landlord/Support Worker's letter dated 17.07.2014 (note: nearly 9 months between these two letters)	HMRC	2					
Int 10	01.05.2015	Handwritten notes	Handwritten notes of researcher in preparation of meeting with Int 10 on 01.05.2015	Researcher	12					
Int 10	01.05.2015	Handwritten notes	Handwritten notes of researcher after meeting with Int 10 on 01.05.2015	Researcher	2					
Int 10	10.05.2015	Handwritten notes	Further handwritten notes of researcher after meeting with Int 10 on 01.05.2015 noting to get extra help from local MP and Welfare Rights	Researcher	1					
Int 10	20.05.2015	Letter	Letter written by local MP and sent to HMRC	MP	1					
Int 10	02.06.2015	Letter	Letter sent to local MP received from HMRC responding to MP's letter dated 20.05.2015	HMRC	2					
Int 10	22.07.2015	Letter	Letter prepared by Landlord/Support Worker notifying HMRC of calculative errors in Tc notional entitlement figure and lack of response from HMRC since their letter to the MP.	Landlord/Support worker on behalf of claimant	1					
Int 10	11.08.2015	Letter	Letter from HMRC, reviewing overpayment amounts for the tax years 2012/13 and 2013/14	HMRC	2					
Int 10	11.08.2015	Letter	Letter from HMRC in response to Landlord/Support Worker's letter dated 22 July 2015	HMRC	2					

Table D(vi): Additional documentation collected (not specific to a tax credit claimant).

Date / period covered	Type of document	Brief description	Source / Prepared by	No. of pages
2003.04 to 2015.16	Child and Working tax credit annual reports	Statistical data on amount of tax credits paid, amount of overpayments and underpayments according to household structure; household income etc.	HMRC	390
2003.04 to 2015.16	Geographical tax credit annual reports	statistical data on amount of tax credits paid, amount of overpayments and underpayments according to geographical location of claimants	HMRC	312
2013.14 to 2014.15	HMRC Annual reports	HMRC Annual Reports to include annual financial statements and details of performance (key performance indicators)	HMRC	1358
February 2007	Memo to Parliament	Memo written by Citizen's Advice Bureau in Northern Ireland to UK Parliament urging Parliament to make interventions to reduce frequency and amounts of overpayment for claimants	CAB	14
February 2007	Supplementary memorandum to Parliament	Supplementary memorandum submitted by Citizens Advice	CAB	3
12.11.2015	News published on HMRC website	News article published by HMRC: 'HMRC announces next step in its ten-year modernisation programme to become a tax authority fit for the future'.	HMRC	3
2004	The Gershon Review Summary Report	Efficiency, efficiency, efficiency: The Gershon Review: public service efficiency and the management of change'. This reports sets out suggestions and recommendations for the public sector to achieve its 'efficiency targets'	The Work Foundation	24
2004	The Gershon Review	Releasing resources to the front line: Independent Review of Public Sector Efficiency'.	Sir Peter Gershon, CBE	66
14.09.2015	Public Accounts Committee (PAC) Transcript	Transcript of discussion at Public Account Committee meeting relating to the National Audit Office's Report on fraud and error with HMRC and the Department for Work and Pensions.	PAC	46
21.07.2015	Chair of PAC's statement	Chair of PAC's statement on fraud and error within the HMRC	PAC	2
2003/04, 2005/06, 2006/07, 2007/08	PAC Annual Reports on Tax Credits	PAC Annual Reports on Tax Credits which include discussion of the way tax credits are administered and levels of errors and fraud	PAC	211
2003/04, 2005/06, 2006/07, 2007/08	Treasury Reponses to PAC's Annual Reports on Tax Credits	Treasury Reponses to PAC's Annual Reports on Tax Credits	HMRC Treasury	109
10.06.2008	Booklet published by Tax Credits Casualties (TCC) organisation	Booklet published by 'Tax Credit Casualties' entitled: 'Voices of the Victims'. Booklet contains over 40 testimonials and cases from tax credit claimants giving an account of their experiences of tax credit overpayments in their own words		
01.07.2007 - 12.11.2010	TCC Public Forum data: conversations between tax credit claimants and TCC volunteers (helpers)	Quotes and statement written by tax credit claimants and TCC volunteers (helping them). Quotes/statements copied from TCC's forum on their website. Quotes were copied when access to forum was available to the public (forum is no longer available to the public at time of writing)	tax credit claimants and TCC volunteer helpers	375
2003 - 2007	Television advertising for tax credits	Screen shots of images taken form television advertising telling people to claim tax credits	HMRC commissioned television advertising	N/A

Appendix C

Table E: Schedule of analytical memos			
Date written	**Title**	**No. of pages**	**No. of words**
Dec-2014	Entitlement	3	1,565
Jan-2015	Wanting to work	15	9,613
Feb-2015	Accountability	3	1,228
Feb-2015	Being better off	32	21,568
May-2015	Eligibility	24	15,680
May-2015	Getting help from HMRC	17	11,503
May-2015	Surrendering	18	11,381
Aug-2015	Rough draft of linking codes together	3	1,100
Aug-2015	Fitting in	3	1,426
Sep-2015	Waiting	21	13,018
Sep-2015	Wanting to see someone	14	8,086
Sep-2015	Reflection on memos so far	15	3,336
Oct-2015	Finding time	20	12,955
Nov-2015	Working it out	20	12,812
Nov-2015	Finding out	15	9,406
Nov-2015	Getting help from others	9	5,342
Nov-2015	Chasing up	8	5,130
Dec-2015	Passing it on	14	8,349
Jan-2016	Proving yourself	40	25,256
Jan-2016	Summary of claimant interviews	16	8,915
Mar-2016	Analysing data from additional interviewees and comparing to existing data	55	34,510

Table F: Schedule of theorising memos			
Date written	**Title**	**No. of pages**	**No. of words**
Jul-15	Linking accounting discourse to practice	7	4431
Feb-16	Technocracy	6	3473
Jun-16	How does accounting influnce and manifest in practice?	134	78211
Aug-16	Digitisation of the welfare state	23	12843
Sep-16	A practice theory approach to viewng and understanding the tax credit field	11	6532
Oct-16	Summary of findings and exploration of theories	10	5851
Aug-17	Theoretical framework	34	11803
Sep-17	Exploring street-level breaucracy within the tax credit system	20	12571
Oct-17	The power of accounting to govern and promote neoliberalism within the tax	31	14020

Table G: Papers presented at conferences

Date of event	Conference title	Conference location	Title of paper	No. of pages	No. of words	Reflection
Jan-14	HM Revenue & Customs and the UK Economic and Social Research Council International Tax Analysis Conference	HMRC Treasury, Parliament, London, UK	Tax credits: How does the HMRC affect the financial hardship of claimants? (Poster presentation)	Poster		Fieldnotes
Mar-15	British Accounting and Finance Association (BAFA) Annual Conference	University Place, Manchester, UK	How does the HMRC affect the financial hardship of claimants? A case study of the UK tax credits system	57	19486	Fieldnotes
Apr-15	Tax Administration Research Centre (TARC), 3rd Annual Workshop	University of Exeter Business School, Exeter, UK	How does the HMRC affect the financial hardship of claimants? A case study of the UK tax credits system	49	18425	Fieldnotes and reflection memo on my experience written (memo consisted of 4 pages, 2,797 words)
Jul-15	10th International Conference in Interpretive Policy Analysis	The Law Faculty of the University of Lille, Lille, France	How does the HMRC affect the financial hardship of claimants? A critical discourse analysis of targeting in the UK tax credits system	30	12182	Fieldnotes
Sep-15	Tax Research Network (TRN) Conference	Hull University, Hull, UK	How does the HMRC affect the financial hardship of claimants? A critical discourse analysis of power asymmetries in the UK tax credits system	Extended abstract	1901	Fieldnotes
Nov-15	Research Student Seminar Series	Bangor Business School, Bangor University, Bangor, UK	How does the HMRC affect the financial hardship of claimants? A critical discourse analysis of targeting in the UK tax credits system	Presentation only		Fieldnotes
Nov-15	Tax Administration Research Centre (TARC)	University of Exeter Business School, Exeter, UK	How does the HMRC affect the financial hardship of claimants? A critical discourse analysis of power asymmetries in the UK tax credits system	30	12186	Fieldnotes
Dec-15	CHASM Seminar Series, Department of Social Policy and Social Work	The University of Birmingham, Birmingham, UK	How does the HMRC affect the financial hardship of claimants?	Abstract	331	Fieldnotes
Mar-16	British Accounting and Finance Association (BAFA) Annual Conference	Chancellors' Building, University of Bath, Bath, UK	How does the HMRC affect the financial hardship of claimants? A critical discourse analysis of power asymmetries in the UK tax credits system	30	12184	Fieldnotes
Apr-16	Social Sciences Research Seminar Series	School of Social Sciences, Bangor University, UK	How does the HMRC affect the financial hardship of claimants? A critical discourse analysis of the UK tax credits system	Abstract	324	Fieldnotes
Jan-17	HMRC Postgraduate Economics degree programme	Manchester Metropolitan University Business School, Manchester, UK	An exploration of front-line HMRC services and its impact on officials and citizens	Abstract	622	Fieldnotes
Jul-17	The Critical Perspectives on Accounting Conference	Université Laval, Québec City, Canada	The power of accounting in promoting neoliberalism within the welfare state: A critical discourse analysis of the relationship between accounting and the state within the UK tax credits system	49	17265	Fieldnotes

Appendix E

Table 5.1: Description of tax credit workers by claimants	
Interviewee	Description of tax credit workers
Nadia (Int 11)	"Good for nothing" "Not bothered"
Kara (Int 15)	"not terribly helpful", "none of the wiser"
Janet and Cain (Int 4)	"haven't got the knowledge", "a waste of space"
Alison (Int 2)	"not confident in making decisions"
Hannah (Int 5) Sally (Int 6)	[Not] "qualified"
Tammy (Int 3) Caitlyn (Int 12)	"Unpleasant"
Anna (Int 9)	"Don't really get warmth from people like that" "They've been trained to be a certain way" They "can't just be a nice person"
Nadia (Int 11) Kim (Int 15)	"Don't listen"
Mathew (Int 10's tenant)	"Not bothered to talk to you"
Colin (Int 10) Caitlyn (Int 12).	"Not bothered"